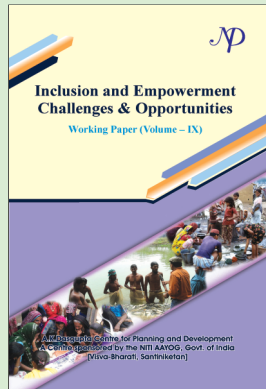
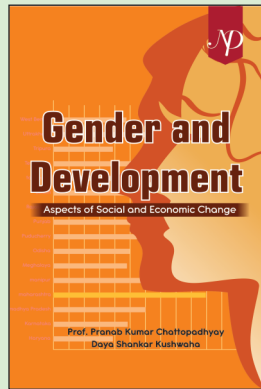


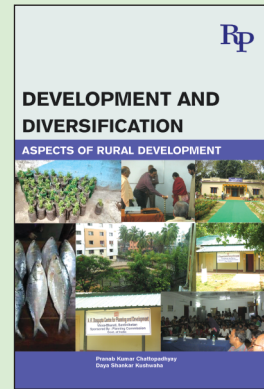
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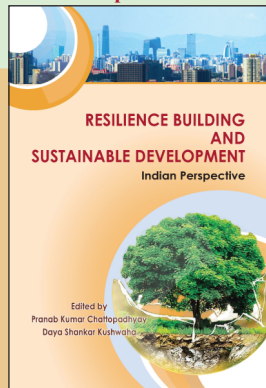
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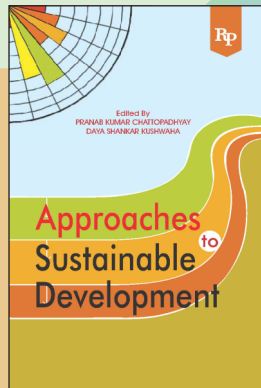
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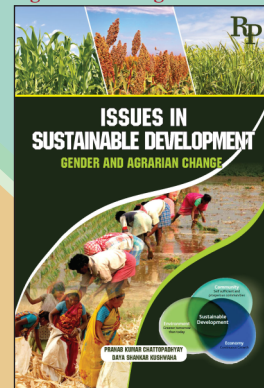
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Impact of Covid-19 Pandemic on the Livelihood of Rural Workforce

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# Impact of Covid-19 Pandemic on the Livelihood of Rural Workforce

Working Paper (Volume – XI)

ND

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Visva-Bharati, Santiniketan

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**Working Paper**

**Volume – XI**



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**Dr. Debasis Bhattacharya**

Chair Professor

A.K.Dasgupta Centre for Planning and Development

Visva-Bharati



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# Puppetry: Communication and Livelihood in Rural Bengal with particular reference to Covid-19 Pandemic

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**Abstract:** The project aims to make a selective study of puppetry in Bengal from 1990 to 2020, that is to say, from the onset of globalization up to the water-shed of the ongoing Covid 19 pandemic. The study is confined to puppetry as traditionally embraced for art and livelihood by some groups and families in four districts of West Bengal namely, East Midnapore, Nadia, South 24 Parganas & Howrah.

Puppetry, an eco-friendly traditional art providing popular entertainment, offers livelihood, and also serves as a low budget creative instrument for mass communication. Different types of puppets like Rod puppet, String Puppet, Gloves Puppet and Shadow Puppet have appealed to people of all ages and categories, rural and urban. Even in this age of modern technology, the ancient folk form is still serving good purposes in educating common people and communicating with them.

Puppetry struggles hard to survive in the midst of media flourish in today's modernized urban cultural setting. Largely bereft of their opportunities of creativity and livelihood during the hard times of Covid 19 pandemic, the families and groups of artisans are still holding desperately to their legacy and occupation. The present study attempts to identify and analyse the realities and prospects of these indigenous forms of art to see if they can still stage a come-back as a viable mode of entertainment, communication and livelihood.

The project conducts a selective investigation on the basis of some available literature, archival material, interviews and field surveys into the following:

- How effective traditional puppetry is as a mode of mass communication, even in the present age of highly-technologized entertainment and education.
- Threats and Challenges faced by Puppetry and Puppeteers.

- Prospects of Revamping Puppetry as means of mass entertainment and communication.

*Chapter 1* offers a brief overview of the study: its background and conceptual framework, its Aims and Objectives, its significance and relevance, its methodologies, and the final statement on the basis of readings and findings.

*Chapter 2* dwells on Puppets, Puppetry and Puppet theatre as a potent instrument of entertainment and communication. The chapter briefly but critically summarizes, with selective references to ancient as well as modern Puppetry and Puppet theatres in India and abroad, how this age-old folk art has synthesized various other art-forms. The focal issue has been how Puppets and Puppetry do have great potentials in popular folkloristic communication.

*Chapter 3* offers a selective overview of the history of Puppetry or *Putulnach* in rural Bengal, and how the global pandemic has struck at the roots of art, entertainment and livelihood.

*Chapter 4* contains the entire bulk of our field study and survey as conducted in select villages in four districts of West Bengal. The purpose was to meet and talk to a good number of puppeteers to assess the social and economic condition of the puppet artists in the recent past and how puppetry stands threatened at present, more so during the period of Covid 19 pandemic. Responses were collected on the basis of a working questionnaire by written and oral submissions during actual visits to the villages, as well as through telephonic/WhatsApp conversations.

*Chapter 5* attempts to formulate a conclusion to highlight the severe challenges faced by the puppeteers and puppet theatre groups over the years and during the ongoing pandemic, and prospects of cultural as well as economic survival of the artisans in the upcoming 'new normal' situation. The chapter is divided in three sub-sections: Potentials, Challenges and Prospects.

Appendices 1 & 2 present select material collected during the field surveys.

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## **Section I: A Brief Overview of the Study**

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### **The Proposed Study**

The proposed project aims to make a selective study of puppetry in Bengal from 1990 to 2020, that is to say, during and after the onset of globalization and it reaching up to a sort of water-shed in the Covid 19 pandemic. The study shall be confined to puppetry and puppet theatre as traditionally embraced for art and livelihood by some groups and families in four districts of West Bengal namely, East Midnapore, Nadia, South 24 Parganas & Howrah. The study shall attempt to explore various forms of puppetry as cultural lineage as well as means of earning livelihood with a purpose to show how such activities have contributed towards nurturing some useful means of promoting social awareness and communication for the masses.

### **Background and Conceptual Framework**

Puppets and puppetry have long served as a very attractive mode of communication under the garb of popular culture and entertainment. Puppets and puppetry have appealed to people of all ages and categories, rural and urban, at the basic level of simple and low-cost audio-visual engagement. There are different types of puppets like Rod puppet, String Puppet, Gloves Puppet and Shadow Puppet. We may mention the handmade puppets in this regard serving multiple purposes of education, communication and entertainment. Although we are now living in an age of modern technology, this ancient folk form is still serving some good purpose as the media are doing today: educating the common people, communicating with them, and also entertaining them. Puppetry and puppet theatre can easily attract people and this is an aesthetically innovative and refreshing traditional instrument for communication, especially in interior rural locations. Indeed, many serious issues of life can be projected in a lighter vein without being loud or dealing the same in a complicated, grossly propagandist manner.



Puppetry, a traditional and eco-friendly mode of sustainable traditional art, provides popular entertainment, offers a livelihood, and is, at the same time, also a strong and creative instrument for mass communication at a low budget.

Keeping this perspective in view, the project proposes to conduct an investigation on the basis of some available literature as well as field surveys into the following:

- How effective puppetry is as an age-old mode of mass communication for the common people, especially residing in the rural areas.
- Utility of traditional puppetry even in the present age of highly-technologized entertainment and education.
- Threats and Challenges faced by Puppetry and Puppeteers.
- Prospects of Revamping Puppetry as means of mass entertainment and communication.

## **Aims and Objectives**

### *Main Aims and Objectives of the study*

- (a) To explore and assess the impact of puppetry in the field of communication and entertainment during and after globalization;
- (b) To assess the effectiveness of puppetry in mass communication as a low budget and eco-friendly artistic vocation;
- (c) To look into the popular character and participatory approach of puppet theatre and to evaluate how effectively it functions as an instrument of community awareness and development as well as social activism and protest;
- (d) To estimate the production cost and benefit of puppeteering in order to look into the financial condition of this traditional artisans and performers;
- (e) To look into the socio-economic conditions and prospects of the puppeteers during and after the ongoing pandemic situation, with special reference to some chosen pockets of rural Bengal.

***Significance, Scope & Relevance:***

Although the origins of puppetry belong to the distant antiquity of rural life and culture, it struggles hard to survive in the midst of media flourish in a substantially modernized urban cultural setting. Largely bereft of their opportunities of creativity and livelihood in the hard times of Covid 19 pandemic, the families and groups of artisans are still holding desperately to their legacy, means and material, looking forward to some light emerging at the end of the dark tunnel. The significance and relevance of the present study lie in the fact that it attempts to identify and analyse the realities and prospects of these indigenous forms of art in order to see if they can still stage a come-back as a viable and sustainable mode of entertainment, communication and livelihood.

**Methodology*****Research Methodology for the proposed work shall include:***

- (a) Examination of select performances of puppetry through conversations with production teams, seeing their performances, play texts and manuscripts as available in libraries and private collections;
- (b) Examination of critical books, journals, available Internet resources etc. pertaining to the proposed research topic to take stock of relevant evaluations, reviews, commentaries and surveys for the purpose of literature review;
- (c) Examination of available archival resources in the form of audio, video and print material pertaining to Folk art in general and puppetry in particular;
- (d) Interviewing puppet performers and puppetry teams to procure/generate material and data pertaining to the project study.

**Conclusion**

This conclusion shall assess the contribution of various productions of puppetry as a potent instrument of mass communication. It will attempt to formulate a project statement on the basis of the readings and findings in course of the research work pursued under the

proposed title. The severe challenges faced by the puppeteers and puppet theatre groups during the ongoing pandemic and prospects of economic survival of the artisans in the upcoming ‘new normal’ situation shall also be highlighted in the conclusion of the project.

## **Appendices**

Appendix 1 contains observations and comments of puppeteers and puppetry critics, as collected and processed on the basis of personal interviews and borrowed from secondary sources.

Appendix 2 provides a select database of puppetry groups and productions in the recent past with relevant remarks or messages.

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## **Section II: Puppetry as an Instrument of Entertainment & Communication**

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Though Puppetry is an ancient mode of mass communication, it has great potential even today. The age-old folk art has synthesized various other art-forms such as sculpture, design, music, mime, dance and theatre and, of course, the puppet itself. Puppetry is one of most lively and successful folk theatrical forms in India. It has already been mentioned that puppets and puppetry have long served as a very attractive mode of entertainment and communication in the form of low-cost audio-visual engagement. Puppets and puppetry have appealed to people of all ages and categories, rural and urban, at the basic level of simple, folkloristic communication relating to many themes of popular interest and imagination.

According to Oxford Dictionary, a puppet is a model of a person or animal which can be moved either by strings or by a hand hidden inside. A puppet is an object controlled by some trained puppeteer. This is nothing complicated or modern in technique. India, like many other countries, has witnessed puppets from the ancient times, even during the 'Epic Era' and there was a mention of puppetry in Tamil literature at the time of the Sangam Dynasty. During the period of Indus Valley Civilisation, many works of terracotta (dolls and animals) could be found and they are believed to have been used as puppets. We may mention the handmade puppets in this regard serving multiple purposes of education, communication and entertainment.

It is generally true that puppetry, puppet-shows and puppet theatre, being deeply rooted in the rural or folk traditions of art and performance, have been chiefly associated and compatible with mythology, fairy tales and folk tales, fantasies, miracle stories and so on. Compared to other forms of dramatic/performing arts, puppetry has not sufficiently attached itself with the commitments of reflecting the social-political realities of life, has not much negotiated with the burning issues of contemporary society. Indeed, the famous Soviet

puppeteer and puppet theatre director Sergei Obraztsov in his book, *My Profession* (Moscow, 1950), designated puppetry as the most ‘allegorical’ of all the performing arts.<sup>1</sup> This might be construed as a reference to the limitation of puppetry and puppet theatre in respect of mirroring the social-political realities of life. Yet at least four of Obraztsov’s own anti-fascist puppet plays during the Second World War—*On the Roof of Berlin*, *Hitler’s Conversation with Mussolini*, *Hitler’s Dream*, and *A Conference of the Fascist Chiefs*—seem to suggest that the limitation could be overcome to radicalize the ‘allegorical’ into a potent instrument of communication, awareness and protestation.<sup>2</sup>

Even before Obraztsov, traditional puppetry in Europe was being used as an instrument of communication in protest against social evils and injustices. We can remember ‘Punch’, a celebrated example of ‘gloves puppet’, which became a strong satiric symbol of social protest in puppetries performed in England, Italy and Russia. Obraztsov too acknowledged its role in carrying out the people’s hidden wishes during the Tsarist regime in Russia, in becoming a symbolic image of a justice that was lacking in real life. The origination of this puppet could be traced back to the European Renaissance having paved the way from medieval feudalism to the rise of capitalism in Europe. ‘Punch’ used to appear as one of the stock cartoon characters in an early form of professional theatre called ‘Commedia dell arte’ in Italy during the 16<sup>th</sup> and 17<sup>th</sup> centuries. ‘Punch’ was later accommodated in puppetry and since ‘Commedia dell’arte’ became influential all over Europe, ‘Punch’ too attained great popularity all over Europe. What was more, in course of time, a female puppet called ‘Judy’ was added in the shows alongside ‘Punch’ as his wife and the ‘Punch-Judy’ duo entertained audiences as well as provoked trenchant social criticism.

Even older than ‘Punch’ was another protest puppet, ‘Karagoz’, which originated in Turkey in the 14<sup>th</sup> century. ‘Karagoz’ was a ‘shadow puppet’ which became highly developed by the 16<sup>th</sup> century as the stock-hero of a type of Turkish shadow play, a form of satiric theatrical entertainment performed with puppets. Sharply critical

of social and religious evils, 'Karagoz' and the other lead character 'Hacivat' popularized the shadow theatre in many nation states of the Ottoman Empire, predominantly in Turkey and Greece.

A few words must be said about the puppet theatre of Peter Schumann, the German-born American puppeteer and founder-director of Bread and Puppet Theater. Schumann had declared in 1961 that 'We have two types of puppet shows: good ones and bad ones, but all of them are for good and against evil.'<sup>3</sup> Schumann's Bread and Puppet Theater clearly underlined the blend of necessity and entertainment: if Puppet symbolized entertainment, Bread stood for necessity. Schumann spoke of preaching sermons, and he brought sermons to the stage and then took them to streets. During the Vietnam War shows were organized against the war in the streets of New York. Life-sized puppets wearing body-boards having messages written on them stood in solidarity with the people. Schumann's ten-foot rod puppets and giant masks highlighted most creatively as well as effectively issues of policing, poverty, high rents and the infestation of rats. People, young and old, supported the puppet theater's social commitment.<sup>4</sup>

So there is the other side of the truth about puppetry that it is not merely a kind of entertainment and it has been and can be adapted for the purposes of social communication, awareness and protest. Coming to the question of puppeteering in our country with this other truth in view, I would like to refer to what Sri Shyamaprasad Sarkar had rightly observed in his article, 'Putul Putul Khela'. Sri Sarkar had recalled the views of Late Raghunath Goswami, a father figure of modern puppetry in Bengal, that puppet-shows are no longer a means to provide entertainment to children. The time has come when puppet theatre should co-mingle and interact with the drama of real life, so that it can function as a potent instrument for ushering in a new world man's dreams, and puppetry should be able to compete with such other forms of entertainment and communication like cinema, theatre and television.<sup>5</sup>

Again, it must be generally admitted that traditional puppetry in Bengal and elsewhere in India was long confined to villages and the rural folk artisans. The puppeteers were mostly poor villagers having received little information or updates of the changing modernity—its tastes and techniques. This predominantly family-based traditional puppetry moving from one generation to the next chiefly presented religious subjects and only rarely dealt with issues of social reforms. But a significant shift from this traditional village-based puppetry to more urbane non-traditional forms evolved and matured during the last fifty years or so. Suresh Dutta, a puppeteer and puppet theatre director, went on a Government of India scholarship in the early 1960s to Moscow to study puppetry under the guidance of Obratsov. This experience created in him an enduring passion for rod puppetry style. Returning to India in 1963, he started working with Children's Little Theatre. Suresh Dutta founded the Calcutta Puppet Theatre in 1973. He directed many puppet plays *Aladin*, *Seeta* (1987), *Gulabo-Sitabo*, *Nutan Jivan*, *Hoosh*, *Aparichita*, *Kagaz*, *Ajob*

*Desh*, *Kalo Desh et al.* Under his direction, CPT represented India in many international festivals abroad. Suresh Dutta organized many international puppet festivals in Calcutta, and conducted workshops on puppetry for many young puppeteers.<sup>6</sup>

Another stalwart of modern innovations in puppetry in post-colonial Bengal was Raghunath Goswami who established his 'Putulpuri Studio', later called 'The Puppets', in 1950. His creative explorations and exposures to other puppeteers of India led to an aesthetic free of any specific cultural identity. Goswami's shows were mainly around shadow puppets, apart from rod and glove puppets.<sup>7</sup> Among others, there was Sailo Chakraborty, a professional cartoonist, who established his group, 'Putul Rangam' in the 1950s, and used glove puppets mainly for non-commercial shows.<sup>8</sup> Sanjit Ghosh was another puppet maestro who worked behind the 'Little Puppet Theatre' in the 1970s. Swapna Sen, a painter and one of the members of 'The Puppets' of Raghunath Goswami came up in the 1980s. A Fulbright Fellow in puppetry, she has been one of the

instructors at The Centre for Cultural Resources of Govt. of India and also the chief coordinator of ‘Simple Puppet’.

However, puppetry and puppet theatre emerged as a highly committed version of folk entertainment turned into a potent weapon of propagating people’s democratic and revolutionary passions with the inception of the ‘*People’s Puppet Theatre*’ by Hiren Bhattacharya in 1977. This group came to be engaged in adapting puppeteering to the economic and political issues of class struggle and revolution. *Ekti Moroger Kahini* (based on a poem by Sukanta Bhattacharya), *Khude Patuar Rupkatha* (based on a Chinese fairy-tale), *Dorir Khela* (a campaign against nuclear war-fare), *Cherry Phuler Phulki* (a campaign against Imperialist war-mongering) and *Sonar Pakhi* (based on a folk tale of Azerbaijan) were some of its very popular productions marking a new radical approach to puppetry as an instrument of mass communication.<sup>9</sup>

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### Section III: ‘Putulnacher Itikatha’: Puppetry in Rural Bengal—A Selective Overview

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‘*Putulnacher*’ is the popular name assigned to puppetry, puppet shows or puppet theatre in Bengal. As in other countries, ‘*Putulnacher*’ in Bengal can be classified as (i) Traditional and (ii) Contemporary. Traditional puppetry has been going on for centuries from generation to generation as a continuation of folk cultural heritage. It is simplistic in approach and technique, involves a solo performer singing and acting, uses folk songs, mostly renders mythological and historical narratives, and does not bother much for innovative stage-craft, lighting or music. Contemporary puppetry is modern and innovative, and not necessarily dependent on family or folk heritage. It is experimental and engaged with contemporary social and political issues showing greater concerns for stage, light, music, and backdrop and modernized technological support in the business of production.

Puppetry has used four different kinds of puppets: Rod Puppet, String Puppet, Glove Puppet and Shadow Puppet. Rod, String and Glove puppets have been most popular in traditional puppeteering in West Bengal. Shadow puppetry has been very rare. Let us have a brief look at these popular varieties of traditional puppeteering:

#### (a) *Rod Puppets & Shows*

- Full-size wooden puppets each weighing 20-25 kg.
- Supported by a rod running inside the body of the puppet to the head. Separate thin rods may move the hands and the legs.
- Manipulated by the puppeteer from below
- Costumes made of colorful velvet cloth with gorgeous decorative features
- 3 or 4 actors using male and female voices
- The ‘Master’ was the singer playing on harmonium
- Other musical accompaniments include *tabla*, *kartaal*, clarinet, cornet, flute etc
- Stage about 16 ft. X 12 ft. erected at about 6 ft. height

- Painted drop-scenes of 12 ft. X 8 ft. and side wing curtains of 5ft. X 3 ft.
- Played traditional mythological/historical stories e.g. *Behula-Lakhindar*, *Raja Harishchandra*, *Sonaidighi*, *Pashaner Meye* etc.
- Mostly extant in districts like South 24 Parganas, Medinipur, Murshidabad and Howrah.
- Some 20 groups operational in the 1970s and the number gone down over the years.

**(b) *String Puppets and Shows***

- Puppets of about 3.5 ft height operated from above by strings or threads attached to a control.
- A simple string puppet or marionette is noted for its flexibility and segment-by-segment articulation.
- Strings are attached in nine places, to each leg, hand, shoulder, and ear and at the base of the spine.
- Puppets can imitate human and animal gestures and so fit for true representation of reality.
- Made up of *shola*, clay, paper, fabric etc. with wigs and costumes.
- Stage about 8ft. X 4 ft. erected at about 2.5 ft. height
- Black or coloured curtains as backdrop.
- Played traditional mythological/religious/historical stories and stories from popular cinema, theatre and jatra.
- The same actor/singer speaking/singing in different voices.
- One puppet presenting different characters.
- More than 100 groups were active in the 1970s in Muragachha colony, Bagula and Barbaria colony, Nadia and in the districts of Malda, Birbhum, Bankura, Hooghly, Howrah, Medinipur, North & South 24 Parganas, Coachbehar and Jalpaiguri.

**(c) *Glove Puppets and Shows***

- One of the simplest and most widespread types of puppet and found across a variety of cultures.
- Extremely portable and low-cost, useful for street performance.

- Traditionally operated from below and worn on the hand of the performer, it is sometimes called a ‘hand puppet’.
- Resembles a glove and the fingers of the performer enter respectively into the head and arms for operation, while the arm and hand of the puppeteer form the body beneath the costume.
- Puppets measuring 25 centimeters in height and having a head made of baked clay with wooden arms.
- Puppets dressed in long, cotton skirts, wearing tinkling bracelets tied around their wrists.
- Popular in the name of ‘Beni Putul’ (*benir or bener Putul*), meaning Dolls for Commercial purpose, in East Midnapore, Murshidabad, Nadia, Birbhum and 24 Parganas. The name also means “braiding of hair” and refers to the twist and turn of the puppets, like hair being braided.
- It was used as a tool of resistance against British oppression.
- Puppeteers are the low caste porters, rickshaw pullers and landless villagers.
- Puppeteer wears one puppet on each hand and skillfully enacts dances and conversations between the puppets.
- Puppeteers sing popular Bengali and Hindi songs, roam in pairs from fair to fair, setting up their show in the street.
- While one performer animates a puppet in each hand, the other plays a small drum.
- Tales depicted by the male and female puppets improvised from from *jatra*, popular films and the like.
- Most popular *benir putul* characters include Krishna and Radha, or Madan and Puti—a couple always fighting amongst themselves.

**(d) Shadow Puppets and Shows**

- One of the oldest forms of puppetry and a source of popular entertainment all over the world.
- These puppets are figures placed between a light and a screen.
- Their movement creates the illusion of moving images on the screen.

- An experienced puppeteer can make figures appear to walk, talk, fight and dance.
- Mythological in origin, Shadow Puppetry can be traced back to ancient China, Japan, India, Thailand and Indonesia.
- Extant in South Indian states like Tamilnadu, Andhra Pradesh and Kerala, and also in Odisha—*Tolu bommalatam*, *Tolpava koothu*, *Ravanachhaya*
- This form deals with folk-legends, mythologies, stories from Epics and Puranas.
- Not available in West Bengal.

While Shadow puppetry does not exist in West Bengal, Rod puppets or Dang Putul, Glove puppets or Beni Putul, and String puppets or Tarer/Shutor Putul have been cultivated and presented in stage shows or roadside performances in many districts of rural Bengal. Hundreds of groups involving the artisanship and performing skills of thousands of largely poor and ill-educated landless farmers and labourers have struggled hard in the village fairs and winter festivals with their operatic puppet plays to make both ends meet. Traditional puppeteering embraced the themes of old myths and legends, folk tales and historical romances until during the past few decades it came to be increasingly exposed to the popular themes of the jatra tradition, of commercial cinema, and even incorporating social and political issues of home and abroad.

The puppeteers of rural Bengal were still holding on to their livelihood by carrying on with their art of an itinerant nature. They went on carrying their art items and production props in boxes and cloth bags looking for the takers of their brands of entertainment. The Rod and String puppeteers had to look for a makeshift stage, curtains and backdrops while the Glove puppeteers desperately banked on their musical and performing skill and dexterity. But most of these puppeteers and puppeteering troupes, with their rather old-fashioned and limited resources such as simple themes, basic props, traditional music and crude operatic techniques could not compete with the increasingly modernized forms of popular entertainment. Many of

them had to give up and search for other sources of living. This was happening beyond the 1970s and went on for decades.

Some more experimental, technically more advanced, more realistic and innovative puppetry started evolving in and around the cultural epicentre of Bengal in the 1960s and 1970s with pronounced intellectual and institutional engagement and even international exposure. Traditional puppetry was thus being modernized and contemporized but these new waves did not significantly reach the remote villages to augment the traditional puppet troupes in their battle for survival. Maybe, in the mean time, some efforts have been made to update puppet shows in respect of stage décor and musical set-up. Some Governmental support and boosting activities by certain non-governmental organizations have trickled in to protect and foster puppetry. Financial subsidies, puppet festivals, workshops and training camps, attempts to redirect the traditional entertainment towards promoting contemporary social causes etc. have been pushed into the agenda of providing the declining art of puppeteering with some new lease of life. But the ongoing Covid 19 pandemic seems to have hammered one deep last peg into the coffin of this dying art. The lethal virus has virtually robbed the puppeteers of their residual breath. There are no shows, nor fairs or festivities, and the rural artisans and performers have largely lost their livelihood. They have become helpless puppets caught in this global endgame.

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## **Section IV: Project Study: Villages in Howrah, South 24 Parganas, East Midnapore & Nadia**

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Field study and survey were conducted in select villages in four districts of West Bengal as indicated in the project proposal. The immediate purpose of the survey was to meet and talk to a good number of puppeteers to assess the social and economic condition of the puppet artists in the recent past and how puppetry stands threatened at present, more so during the period of Covid 19 pandemic, despite the potentials of traditional puppeteering in communicating social-cultural issues among the rural masses. A rough working questionnaire was prepared and circulated for capturing the basic data from the puppet makers and puppet theatre artists of the villages selected for physical survey maintain the pandemic protocol. The responses were collected by written and oral submissions during actual visits to the villages, as well as through telephonic/WhatsApp conversations because of the constraints due to the Covid 19 pandemic. Let us present the rough working questionnaire format below before we consider their responses cumulatively along with our relevant observations on the basis of the responses. A more or less similar questionnaire dispatched to some of the responders prior to our visits will be furnished in the appendices.

### **Rough Working Questionnaire used by the Investigators for Field Survey**

1. Name & District of the Field Studied:
2. No. of Visits & Dates:
3. Type of puppetry the puppeteers are engaged in:
4. No. of Persons Engaged in Puppetry:
5. No. of Families Engaged in Puppetry:
6. No. of Puppeteering troupes in the Village:
7. Average no. of members in a troupe:
8. No. of Troupes presently active:
9. No. of Troupes defunct/ left puppeteering during last 10 yrs:

10. No. of Troupes defunct/ left puppeteering during the Pandemic:
11. No. of Puppeteers Met with during the Visits:
12. No. of Puppeteers contacted/interviewed by phone call/WhatsApp:
13. No. of Puppeteers responding to Questionnaire:
14. Average monthly income of a puppeteer from puppetry before the pandemic:
15. Average monthly income of a puppeteer from puppetry during the pandemic
16. Parallel/alternative occupations of the puppeteers:
17. No. of such puppeteers:
18. Average income from parallel/alternative occupations:
19. No. of puppeteers having no parallel/alternative occupations:
20. No. of puppeteers having received financial support from Govt in the last 20 yrs:
21. Amount received and from which Govt:
22. No. of puppeteers presently receiving financial support from Govt:
23. Amount being received and from which Govt:
24. Average no. of shows/programmes per month for each troupe before the pandemic:
25. Average no. of shows/programmes per month for each troupe during the pandemic:
26. No. of Puppeteers having participated in social awareness campaigns in the last 20 yrs:
27. How many of the puppeteers hope to go back to puppetry after the pandemic:
28. What kind of support do they expect from Govt:
29. How many of the puppeteers participated in workshops/training camps in the last 20 yrs:
30. Average cost of production per show:
31. Average profit per troupe per show:
32. Books/Pamphlets/Posters/Photographs/ videos (details of each item):
33. How many generations in the village are now attached to puppeteering :

34. How many puppet artists are actual puppet makers:
35. What are the major suggestions of the puppeteers in the post pandemic scenario:

### **Field 1: Kharuberia, Shyampur, Howrah**

#### *Name & District of the Field Studied: Kharuberia, Shyampur, Howrah*

1. No. of Visits & Dates: 02, 27/11/2020 and 06/12/2020
2. Type of puppetry the puppeteers are engaged in: Rod Puppetry
3. No. of Persons Engaged in Puppetry: 25
4. No. of Families Engaged in Puppetry: 08
5. No. of Puppeteering troupes in the Village: 04

In Kharuberia, there were fifteen puppeteering troupes existing over the decades in Shyampur. Some of the names of such troupes are Deben Pramaniker Dal of Shyampur, Shitalamata Theatrical Putulnach Party of Shyampur, Bhubanbabur Dal of Shyampur, Bihari Ghoroi of Khidirpur village, Jamini Babur Dal of Jamira village, Khudiram Babur Dal of Amordaho village, Bhagyalaxmi Putul Theatre of Saiyadpur village, Lakshminarayan Putul Theatre of Madhabpur village of Garchumuk, Ponkhe Guriya of Amarapur village. People like Amulya Das of Ichhpur village, Abinash Das of Bonbakhhal village were also associated with puppetry in the past. Now there are only four groups of puppet shows in Kharuberia. Maa Joychondi Opera of Satyabrata Das of Mahabatpur village and Krishnakali Opera of Subrata Bera of Bainchi village are active till now. Two other groups—Maa Manasa Theatrical Putulnach Party of Lalbihari Samanta of Antilapara and Bishalakkhi Theatrical Putulnach Party of Hrishikesh Manna of Naskarpur are staggering to maintain their existence.

6. Average no. of members in a troupe: 5-6 in each
7. No. of Troupes presently active: 04
8. No. of Troupes defunct/left puppeteering during last 10 yrs: 11
9. No. of Troupes defunct/left puppeteering during the Pandemic: No troupe has left puppeteering during the pandemic, but four groups still existing have no work during the pandemic.



10. No. of Puppeteers Met with during the Visits: 06
11. No. of Puppeteers contacted/interviewed by phone call/WhatsApp: 06
12. No. of Puppeteers responding to Questionnaire: 06
13. Average monthly income of a puppeteer from puppetry before the pandemic: ₹ 8000-9000/- per month per troupe (₹ 1000/- per show) (No. of shows in a month: 8/9)
14. Average monthly income of a puppeteer from puppetry during the pandemic: Nil
15. Parallel/alternative occupations of the puppeteers: Farming, small shop-keeping etc: We met Satyabrata Das, a rural medical practitioner and Subrata Bera, running a shop. Rests of them are doing farming.
16. No. of such puppeteers: All of them depend on alternative/parallel earnings.
17. Average income from parallel/alternative occupations: Approx ₹ 5000/- per family.
18. No. of puppeteers having no parallel/alternative occupations: None
19. No. of puppeteers having received financial support from Govt in the last 20 yrs: Only under the scheme of ‘Lokoprosar Prokolpo’ of the Govt. of West Bengal, the puppet artists receive ₹ 1000/- every month for the last three years.
20. Amount received and from which Govt: ₹ 1000/- from state government under ‘Lokoprosar Prokolpo’.
21. No. of puppeteers presently receiving financial support from Govt: 16
22. Amount being received and from which Govt: ₹ 1000/- per month from the state government
23. Average no. of shows/programmes per month for each troupe before the pandemic: 6-7
24. Average no. of shows/programmes per month for each troupe during the pandemic: Nil
25. No. of Puppeteers having participated in social awareness campaigns in the last 20 yrs: There were 50-60 puppeteers at that

- time who did participate in such programmes. But during the Covid situation only 10 puppeteers had a chance to participate in corona awareness related programmes.
26. How many of the puppeteers hope to go back to puppetry after the pandemic: only 10
  27. What kind of support do they expect from Govt:
    - (i) They demand for financial support.
    - (ii) They need more programmes under the banner of Government organizations.
    - (iii) They look forward to Government campaign so that puppetry may take a new shape and may get a fresh lease of life.
    - (iv) They need more scope to promote puppetry for any government project campaign, government fair and government aided health or education campaign programmes.
  28. How many of the puppeteers participated in workshops/training camps in the last 20 yrs: 10
  29. Average cost of production per show: ₹ 800/- (If puppet is to be made for a production, the total expenditure is huge; it is approximately ₹ 4000-4500/-)
  30. Average profit per troupe per show: ₹ 200/-
  31. Books/Pamphlets/Posters/Photographs/videos (details of each item): Some photographs and videos are taken from Kharuberia puppeteers. Satyabrata Das wrote a few articles on puppetry in local magazines. Moreover, we find his photograph of doing performances in Srijoni Shilpogram at Bolpur. Even, in the supplementary pages of some Bengali newspapers, we come across the news of Subrata Bera's performances.
  32. How many generations in the village are now attached to puppeteering: Only the older generation is actively engaged in this profession. The new generation children do not wish to come into this field. However, a very small number of pupils sometimes take part in the puppet shows.
  33. How many puppet artists are actual puppet makers: What we learn from them is that they hired puppet makers. Satyabrata Das happens to be the only example of an actual puppet-maker.

34. What are the major suggestions of the puppeteers in the post pandemic scenario:

- (i) For those who are still now actively engaged in puppetry, it is their only livelihood. Now, they have to accept some other occupations for temporary periods. They have been involved in this profession for almost 40 years and now at this point of time in their lives, it is difficult for them to opt out and look for some other occupation to earn their bread. They all expect financial support from the government with some positive approach to rejuvenate puppetry as a popular art. They need more campaigns, more programmes and exhibitions, more urgent patronage from Govt. and private agencies.
- (ii) Every art should get a scope of ventilation for proper promotion. There is little scope for projection of puppetry under a big banner. In comparison to other folk art forms like Baul songs, the puppeteers are largely neglected as they are not invited in many performances. And if invited, they are not given sufficient time for their performances. It is as if their performances are nothing more than fillers in a fair or an open programme. In a nutshell, approach to puppetry should be more positive on behalf of the private organizers as well as the government organizations.
- (iii) Campaign for puppetry and puppetry for campaigning issues and items may go hand in hand in the post Covid situation so that the poor artisans can save their age-old art and also save themselves.
- (iv) Number of shows and gathering in shows are going to be limited in the post Covid period. Online performances cannot trigger sufficient enthusiasm and energy for both the artists and the audiences. Performances during the post pandemic era should be reviewed keeping such issues like the wearing of masks and maintaining of safe distance. It may be essential to modify the features and modalities of puppet shows accordingly. Shows relating to corona virus and other such health issues may be prioritized at this point of time. Health and social welfare Campaigns through puppetry can be promoted both online and offline.

- (v) During lockdown, there were no puppet shows. It was a huge loss for the puppet theatre artists everywhere. Therefore, initial financial boost up is absolutely needed from the end of the government and other agencies committed to save and promote traditional entertainment and communication.

## **Field 2: Mayahauri of Moyda and Chaitanyapur of Mandirbazar, South 24 Parganas**

### *Name & District of the Field Studied: Mayahauri of Moyda and Chaitanyapur of Mandirbazar, South 24 Parganas*

1. No. of Visits & Dates: 3 (30/08/2020, 07/09/2020, 07/01/2021)
2. Type of puppetry the puppeteers are engaged in: Rod Puppetry
3. No. of Persons Engaged in Puppetry: 75
4. No. of Families Engaged in Puppetry: 10 (Earlier, there were 20-25 families only from Chaitanyapur, but over the years, the number has gone down to 7-8 families.)
5. No. of Puppeteering troupes in the Village: In Mayahauri it is only 01 & in Chaitanyapur it is 03.  
(Actually, in Chaitanyapur, though there are three puppetry groups, due to the problem of Corona pandemic, we could meet only two groups. However, we gathered the information that in the whole of South 24 Parganas there are 17 puppet theatre groups.)
6. Average no. of members in a troupe: 8 in each group in Chaitanyapur. In the Moyda group, there are 15-16 people.
7. No. of Troupes presently active: 4
8. No. of Troupes defunct/ left puppeteering during last 10 yrs: No clear data available
9. No. of Troupes defunct/ left puppeteering during the Pandemic: None
10. No. of Puppeteers Met with during the Visits: 15
11. No. of Puppeteers contacted/interviewed by phone call/WhatsApp: 03 people are interviewed by phone calls.
12. No. of Puppeteers responding to Questionnaire: The directors of the team responded to the questionnaire. The rests agreed with them.

13. Average monthly income of a puppeteer from puppetry before the pandemic: ₹ 10, 000 - ₹ 12, 000/-per troupe
14. Average monthly income of a puppeteer from puppetry during the pandemic: Nil.
15. Parallel/alternative occupations of the puppeteers: agriculture, making incense and incense stick, manufacturing *bidi*, various types of cottage industry.
16. No. of such puppeteers: Almost all of them
17. Average income from parallel/alternative occupations: Nothing much to mention. Average income is a paltry sum of ₹ 3000/- a month.
18. No. of puppeteers having no parallel/alternative occupations: None
19. No. of puppeteers having received financial support from Govt in the last 20 yrs: Only through 'Lokoprosar Prokalpo', almost all of them receive ₹ 1000/- per month from the State Govt.
20. Amount received and from which Govt: ₹ 1000/- only per puppeteer per month, from Government of West Bengal.
21. No. of puppeteers presently receiving financial support from Govt: Almost all the puppeteers receive the monthly aid from the State Govt.
22. Amount being received and from which Govt: ₹ 1000/- monthly from State Government of West Bengal.
23. Average no. of shows/programmes per month for each troupe before the pandemic: 10-12
24. Average no. of shows/programmes per month for each troupe during the pandemic: Nil (During the pandemic, they even lost their previously booked shows. Satyanarayan Putul Natya Sangastha lost 7-8 shows for which they had previous booking.)
25. No. of Puppeteers having participated in social awareness campaigns in the last 20 yrs: approximately 50-60 such campaigns through their shows.
26. How many of the puppeteers hope to go back to puppetry after the pandemic: Almost all of them still hold on to their passion for

puppetry and hope to return to normal activities after the pandemic is over.

27. What kind of support do they expect from Govt:
  - (i) They badly need financial support.
  - (ii) They seek in the form of exhibitions being arranged in government aided fairs.
  - (iii) They look forward to having special shows in places like Diamond Harbour, and Bakkhali where tourists come for a day or two.
  - (iv) They demand more time to be allotted for their show in various cultural programmes.
  - (v) They demand similar importance like the other forms of folk art and culture, for example, Baul which has been patronized by all governments.
  - (vi) Campaigning for puppet shows is essential to give a boost to this art and vocation.
28. How many of the puppeteers participated in workshops/training camps in the last 20 yrs: 30
29. Average cost of production per show: ₹ 4000 – 6000/- where new puppet has to be made and ₹ 800-1000/- in general (where no new puppet has to be made).
30. Average profit per troupe per show: ₹ 450-500/-
31. Books/Pamphlets/Posters/Photographs/ videos (details of each item): Books, pamphlets, photographs, videos, samples of which have been included in the appendices.
32. How many generations in the village are now attached to puppeteering: There are examples of third generation puppeteers who are still engaged in the occupation.
33. How many puppet artists are actual puppet makers: Not so many. Only 3-5 people around the district.
34. What are the major suggestions of the puppeteers in the post pandemic scenario:
  - (i) More workshops to be organized so that more people could be attracted to puppetry as well as its modern innovations.

- (ii) A contact network with the Govt. organizations and NGOs should be worked out so that the puppet artists can have wider exposure. This will help them to get more shows with more financial and logistic support.
- (iii) Private schools or schools for children may be important places where puppetry can be used for attracting the learners and also for the spread of education.
- (iv) Government can promote puppets for their various campaign programmes.
- (v) Small and handy puppets can be made and they can be sold out in fairs or exhibitions. Such small puppets can be sold at a cheap or affordable price of ₹ 25-30/- so that ordinary people can buy them and the puppet-makers may have some source of earning in the post-Covid situation.
- (vi) Small puppets can be made from coconut shells. They are eco-friendly, easy to carry and also aesthetically beautiful. Sophisticated people can buy such items for home decor. Thus it can boost up the basic livelihood of the puppeteers.
- (vii) The actor-director Nirapada Mondal of Satyanarayan Putul Natya Sangastha tried puppetry for two local schools like Vivekananda Sishu Vidyapeeth (K.G. School) and Fanindra-Bimalabala Sishu Sikkha Niketan. Subal Chandra Halder of Subalchandra Halder Samprodaya Putul Nach did many awareness campaign programmes with puppets. Such awareness programmes will be more convincing because of the use of puppets and it will be beneficial for puppetry groups in future.

### **Field 3: Padmatamli, East Midnapore**

*Name & District of the Field Studied: Padmatamli, East Midnapore.*

1. No. of Visits & Dates: 3 (22/11/2020, 26/11/2020, 04/12/2020).
2. Type of puppetry the puppeteers are engaged in: Glove Puppetry.
3. No. of Persons Engaged in Puppetry: 40-50 (approx)
4. No. of Families Engaged in Puppetry: 10.
5. No. of Puppeteering troupes in the Village: 10

6. Average no. of members in a troupe: 4-5
7. No. of Troupes presently active: 10
8. No. of Troupes defunct/left puppeteering during last 10 yrs: None
9. No. of Troupes defunct/left puppeteering during the Pandemic: None
10. No. of Puppeteers Met with during the Visits: Some 20 people, but to maintain Covid protocol, we met 04 people each time during our visits. For the rests, we resorted to telephonic conversation to receive their responses.
11. No. of Puppeteers contacted/interviewed by phone call/WhatsApp: Out of a total number of 20, some 6-8 people had to opt for telephonic and WhatsApp conversation.
12. No. of Puppeteers responding to Questionnaire: 20 (ten people directly replied to the questionnaire while the rests agreed to their responses.)
13. Average monthly income of a puppeteer from puppetry before the pandemic: ₹ 9000 – ₹ 10,000/- per troupe
14. Average monthly income of a puppeteer from puppetry during the pandemic: Nil
15. Parallel/alternative occupations of the puppeteers: Usually, these people are associated with puppet industry for a very long time. They have no other occupation because they have been doing puppetry since their childhood. But due to lockdown, as they have no shows/programmes and therefore no income, they somehow tried their hands in other occupations like pulling van-rickshaws, selling some fruits or vegetables etc. One or two among them run a roadside tea-shop in the village.
16. No. of such puppeteers: Most of them, in order to somehow survive.
17. Average income from parallel/alternative occupations: Not so much, but just somehow to procure their food. Average income of ₹ 2000/- per month along with ₹ 1000/- monthly allowance from Lokoprosar Prokalpo was far from bare minimum.



18. No. of puppeteers having no parallel/alternative occupations: Puppeteers of this district have no alternative occupations as such, but most of them somehow struggled on to survive.
19. No. of puppeteers having received financial support from Govt in the last 20 yrs: Only through 'Lokoprosar Prokalpo' of the Govt. of West Bengal they receive ₹ 1000/- per month.
20. Amount received and from which Govt: ₹ 1000/- only per month from the State Government.
21. No. of puppeteers presently receiving financial support from Govt: Almost all the members of the puppeteers receive the '*Lokoprosar Prokalpo*' grant.
22. Amount being received and from which Govt: ₹ 1000/- monthly from State Government of West Bengal.
23. Average no. of shows/programmes per month for each troupe before the pandemic: 4-5
24. Average no. of shows/programmes per month for each troupe during the pandemic: Nil (During the pandemic, Basanta Beni Puppet Theatre was invited by the local B.D.O. to make a short video clip on Corona Virus and was asked to submit the clip to the B.D.O. Office. But for this job, they were not given any honorarium.)
25. No. of Puppeteers having participated in social awareness campaigns in the last 20 yrs: All the puppeteers used to participate in various such campaigns before the pandemic.
26. How many of the puppeteers hope to go back to puppetry after the pandemic: Almost all of them.
27. What kind of support do they expect from Govt:
  - (i) They need financial support.
  - (ii) They look forward to opportunities for shows/exhibitions in some government aided fairs.
  - (iii) They hope to have some support to sell puppets and stage shows in places like Digha, Shankarpur, Tazpur, Udaypur etc. where tourists come all the year round.
  - (iv) They demand more extended time-slots for their shows in various programmes.

- (v) They claim equal importance with other forms of folk art and culture like Baul which have been patronized by government agencies.
  - (vi) Campaigning for puppet shows is essential to give a boost to this industry. There are so many government projects and the puppet artists wish to actively participate in all campaigns relating to health and education.
28. How many of the puppeteers participated in workshops/training camps in the last 20 yrs: 30
29. Average cost of production per show: ₹ 4000 – 6000/- where new puppet has to be made and ₹ 800-1000/- in general (where no new puppet has to be made).
30. Average profit per troupe per show: ₹ 450-500/-
31. Books/Pamphlets/Posters/Photographs/videos (details of each item): books, pamphlets, photographs, videos, select samples of which have been there in the appendices.
32. How many generations in the village are now attached to puppeteering: The first generation artisans regularly practice puppetry even today and, here and there, a few third generation puppeteers may be found as still interested in puppetry.
33. How many puppet artists are actual puppet makers: Not so many. Only 4/5 people around the district.
34. What are the major suggestions of the puppeteers in the post pandemic scenario:
- (i) They demand more workshops/training camps to be organized so that more people will be attracted to this art and occupation.
  - (ii) Intensive contact with Govt. Organizations and N.G.O.s shall provide them wider exposure. This will help them to get more shows along with more financial support.
  - (iii) Private schools or schools for children will be important places where puppetry can be used as an effective aid for classroom teaching as well as the spread of education.
  - (iv) Government can promote puppets for their various campaign programmes.

- (v) They hope to prepare themselves for online presentation with puppets. With modern use of sounds and lights, technological innovations etc. more gorgeous presentations may be made to endow the art of puppetry with more entertainment and educative value.
- (vi) They think that organized promotion of folk culture with continuous government support will help puppetry as well to survive. If puppetry again turns out to be a viable livelihood, younger members of the present generation may get involved in puppetry. This will definitely ensure the survival of puppet theatre in future days.
- (vii) They may go all out for taking part in online programmes with video conferencing.
- (viii) If there is scope to sell puppets in workshops and in museum, that will also be helpful. Side by side, attracting foreign tourists to puppetry may also be beneficial for this age-old folk art potentiated with delightful teaching.

#### **Field 4: Muragachha Colony, Nadia**

*Name & District of the Field Studied: Muragachha Colony of Nadia.*

1. No. of Visits & Dates: 3 (22/09/2020, 26/12/2020, 24/01/2021).
2. Type of puppetry the puppeteers are engaged in: String Puppetry.
3. No. of Persons Engaged in Puppetry: 50-60 (approx)
4. No. of Families Engaged in Puppetry: 15.
5. No. of Puppeteering troupes in the Village: 10
6. Average no. of members in a troupe: 5-6
7. No. of Troupes presently active: 10
8. No. of Troupes defunct/ left puppeteering during last 10 yrs: None
9. No. of Troupes defunct/ left puppeteering during the Pandemic: None
10. No. of Puppeteers Met with during the Visits: Some 12 people, but to maintain Covid protocol, we met 3-4 people each time during our visits. For the rest of them, we used the mode of telephonic conversation and received their responses.

11. No. of Puppeteers contacted/interviewed by phone call/WhatsApp: 03
12. No. of Puppeteers responding to Questionnaire: 12 (nine people directly replied to the questionnaire. The rests approved their responses.)
13. Average monthly income of a puppeteer from puppetry before the pandemic: ₹ 20000 – ₹ 25,000/- per troupe
14. Average monthly income of a puppeteer from puppetry during the pandemic: Nil. But an interesting point came out during conversation. The puppeteering troupes mentioned that an agency called 'Bangla Natak Dot Com' stretched their hands of support during lockdown. This agency provided ₹ 10000/- to these troupes. But the puppeteers chose to donate the whole amount to the relief fund of the chief minister of West Bengal.
15. Parallel/alternative occupations of the puppeteers: Usually, these people are regularly associated with agriculture. Some of them cultivated in their own fields while others worked in someone else's land as agricultural labourers. Most of them are now associated with the project MGNREGA.
16. No. of such puppeteers: Majority of the puppeteers.
17. Average income from parallel/alternative occupations: Nothing much. They somehow manage to procure their food. Average ₹ 2000/- a month along with ₹ 1000/- per month from 'Lokoprosar Prokalpo'. But allegedly, some of them do not receive the amount under the said State Govt. programme.
18. No. of puppeteers having no parallel/alternative occupations: Puppeteers of this district have no such steady occupations which may be called alternative or parallel occupation except some bit of farming as mentioned earlier.
19. No. of puppeteers having received financial support from Govt in the last 20 yrs: none. Only under 'Lokoprosar Prokalpo' they receive ₹ 1000/- each per month.
20. Amount received and from which Govt: ₹ 1000/- each per month from the Government of West Bengal.
21. No. of puppeteers presently receiving financial support from Govt: Almost all the puppeteers receive the monthly grant from the State Govt.

22. Amount being received and from which Govt: ₹ 1000/- monthly from Government of West Bengal.
23. Average no. of shows/programmes per month for each troupe before the pandemic: Earlier there were 2-3 shows per day. Such shows usually started in summer and continued till Durga Puja. During these six months, they used to do some 600 shows in 6 months. As per their account, they got 2-10 shows each month just before Corona pandemic.
24. Average no. of shows/programmes per month for each troupe during the pandemic: Nil
25. No. of Puppeteers having participated in social awareness campaigns in the last 20 yrs: All of them participated in such campaigns through their shows far and near.
26. How many of the puppeteers hope to go back to puppetry after the pandemic: Almost all of them hope to retrieve their lost vocation.
27. What kind of support do they expect from Govt.?
  - (i) They need financial support.
  - (ii) They seek assistance for holding exhibitions/shows in government aided fairs in particular.
  - (iii) They demand more extensive time-slots for their shows in various programmes.
  - (iv) They demand equal importance with other forms of folk art and culture like Baul which are being patronized by all government agencies.
  - (v) Campaigning for puppet shows is essential to give a boost to this art and livelihood. There are so many projects of the government and the puppet artists wish to actively participate in all campaigns relating to health and education. They ask for financial support as well as social recognition.
28. How many of the puppeteers participated in workshops/training camps in the last 20 yrs: 30
29. Average cost of production per show: ₹ 5000 – 8000/- where new puppet has to be made and ₹ 800-1000/- in general (where no new puppet has to be made).
30. Average profit per troupe per show: ₹ 1000-1500/-

31. Books/Pamphlets/Posters/Photographs/videos (details of each item): books, pamphlets, photographs, videos, samples of which shall be presented in the appendices.
32. How many generations in the village are now attached to puppeteering? The first generation artisans regularly practice puppetry till date. Young members of the present generation are not much eager to embrace this traditional art as their living. But Ranjan Roy of Sreema Putul Natya Samaj made an encouraging statement during our conversation that he would like to engage his son into this vocation and also said that his son agreed to do so.
33. How many puppet artists are actual puppet makers? : Not so many. Only the name of Jagabondhu Singh is heard around the district.
34. What are the major suggestions of the puppeteers in the post pandemic scenario?:
  - (i) More workshops/training camps are needed so that more people may be inducted into this field.
  - (ii) To increase contact with more social-cultural organizations so that they can have wider exposure. This will help them to get more performance invitations and thus improve their economic conditions.
  - (iii) Private schools, especially schools for children will be ideal places where puppetry can be used for the spread of education.
  - (iv) Government can promote puppets for their various campaign programmes. Puppets can be sold in the country and abroad if governments take such initiative.
  - (v) They think that organized promotion of folk culture with continuous government support will help puppetry as well to survive. If puppetry again turns out to be a viable livelihood, younger members of the present generation may get involved in puppetry. This will definitely ensure the survival of puppet theatre in future days.
  - (vi) To explore the possibilities to sell puppets through workshop, museum and some stable distribution network, especially attracting foreign tourists to the puppets of Bengal.

## Towards A Conclusion

This might be the concluding section of our project, but still standing, maybe, in the ‘*worst of times*’, we can hope again for the ‘*best of times*’. Despite the decline of the rural art of puppeteering over the decades and the deadly impact of the recent Covid 19 pandemic, the contribution of various productions of puppetry as a potent instrument of mass communication should not be overlooked or underestimated. This chapter attempts to formulate a statement on the basis of the readings and findings to highlight the potentials of puppetry, the severe challenges faced by the puppeteers and puppet theatre groups over the years and during the ongoing pandemic, and prospects of cultural as well as economic survival of the artisans in the upcoming ‘new normal’ situation. We have subdivided this section in three sub-sections: Potentials, Challenges and Prospects.

### Potentials of Puppetry

- ❖ Puppetry has been an old traditional performatory art which combines story-telling, acting, singing, dancing, music, painting, sculpting *et al.* It therefore rightly claims a totality of audio-visual artistry to promote various fields of knowledge and to provide knowledge with a lot of entertainment and delight.
- ❖ Puppets and puppet theatre have long been soaked with the socio-cultural and community values of the people in the distant villages where modern technology is yet to enter in a big way. Puppetry has entertained as well as informed/educated the masses, thus functioning as a relatively low-cost instrument of social communication.
- ❖ Puppetry has immense potentials for awareness/promotional campaigns especially in the villages/suburbs on various issues relating to public health and education, empowerment of women, conservation of nature and environment, social evils like superstition, child-marriage, dowry etc, rain-water harvesting, sanitation, newly-introduced development programmes of the State and Central Government and many more. Such potentials are left under-utilized by the rural administration. Many of the puppetry

troupes and individual puppet artists have indeed performed over the decades in various awareness/promotional programmes.

- ❖ Puppetry can be specifically used in the promotion of science and technology, in the fields of advertisement, mass literacy programmes, vaccination projects, banking and insurance support for the poor, legal aid services and various other social service enterprises. In the absence of print and digital media in the remote villages, puppet shows should be given enough encouragement and support to attract and convince rural audiences in their own cherished idiom.
- ❖ Puppets and puppetry performances can be used for teaching children in schools in the usual classroom set-up and through digital mode. It can also be useful even as a part of non-formal education of young learners in the villages. Such efforts have been made some puppetry exponents and can be accommodated in the teaching modules of KG & primary schools in Bengal if officially endorsed by the authorities of school education.
- ❖ Puppets and puppetry theatre can be a useful mode in the programmes relating to teachers' training, training of the rural health workers and the like.
- ❖ Puppetry does have enough entertainment and educative potentials to address the elderly and the physically challenged.
- ❖ Puppet theatre can be modernized for regular shows on Television channels and digital media.
- ❖ Puppet makers provided with financial and distribution network support may put in their creative talents to showcase small and innovative puppets aesthetically suited to interior decoration as well as children's delights.
- ❖ Puppet artists and troupes, mostly confined to local territories, do possess potentials to participate in various cultural exchange programmes within the country and abroad. A few among the traditional puppeteers in Bengal were invited in the past to showcase their works of art and entertainment in cities like Delhi & Mumbai and also in foreign countries like England and France.



## Challenges faced by Puppetry

- ❖ Almost all the puppet-makers and puppet theatre artists engaged in this traditional form of folk art and entertainment are poor village-people silently pursuing the vocation from one generation to another. They are unlike their urban compatriots, the educated puppeteers living in the big towns/cities having received enough exposure and training to modernize their productions in the last fifty years or so.
- ❖ Most of these artisans belong to lower castes and marginal sections of village population who have struggled very hard to survive over the decades by desperately holding on to their long-loved family occupation of traditional puppeteering.
- ❖ Some of them have been parallelly engaged in a bit of farming in their own small land-holdings or in other people's land as agricultural labourers, since call-shows and invitations to fairs/festivities have not been enough for their family subsistence all the year round.
- ❖ Many of them have been engaged in some alternative source of earning like vending fruits and vegetables, pulling rickshaws, running tea-stalls etc. especially in the recent period of pandemic-triggered lockdown.
- ❖ Rural puppeteering is under severe support crunch for a long time and it badly needs financial support in the form of small capital, regular subsidy, production and equipment grant, donations etc. from Government authorities, banks, NGOs and other groups/organizations.
- ❖ Puppeteers also face motivational crunch due to scarcity of interest in puppets and puppetry among the more educated cross-sections of people, even among the rural rich. Apart from financial and logistic support, these puppeteers expect some sympathy and encouragement from different corners and walks of life.
- ❖ TV channels, video halls and such other forms of popular entertainments have marginalized folk entertainments like puppetry over the last few decades in the villages.

## Prospects of Puppetry

- ❖ Puppeteers still struggling hard in some pockets of West Bengal look forward to a prospective rejuvenation of their dying art and livelihood in the post-pandemic era with some small financial package from Government authorities.
- ❖ Puppetry should be brought back in a big way for awareness/promotional campaigns especially in the villages/suburbs on various issues relating to public health and education, social and economic empowerment, conservation of nature and environment, newly-introduced development programmes of the State and Central Government and many more.
- ❖ The impoverished artisans doggedly cherishing their spontaneous commitment must be provided with some financial and logistic support so that a small but not insignificant segment of rural earners may be given a fresh lease of life and vibrancy.
- ❖ Let puppetry be used in the promotion of science and technology, in the fields of advertisement, mass literacy programmes, vaccination projects, banking and insurance support for the poor, legal aid services and various other social service enterprises. Both the Central and State Government authorities as well as various NGOs should extend their platforms and networks in the revamping of the art and economy of the severely distressed practitioners struggling from generation to generation.
- ❖ Some short history of puppetry in Bengal should be incorporated in our school curriculum.
- ❖ Puppets and puppetry activities should be used for teaching children in schools in the usual classroom set-up and through digital mode.
- ❖ Puppetry should be made useful as a part of non-formal education of young learners in the villages. Puppets and puppetry should also be considered as tools for educating the differently able learners in the schools/centres specially meant for those children.
- ❖ Puppets and puppetry theatre do have prospects if considered as a useful mode in the programmes relating to teachers' training, training of the rural health workers and the elderly people in the villages.

- ❖ Let us use puppet theatre, modernized and experimental, as regular shows on Television channels and digital media for purposes of promoting social-cultural issues and themes.
- ❖ Let us support the puppet makers with financial and distribution network assistance so that they are enabled to put in their creative talents in order to showcase small and innovative puppets aesthetically suited to interior decoration as well as children's delights. Such items can be marketed all over the country and abroad. Special attention in this regard should be given to places of tourist interest and regular commercial/promotional campaigns should get priority to entail the foreign tourists in particular.
- ❖ Scholarships and fellowships should be offered by Government departments to attract young minds to puppetry.
- ❖ More financial support is needed in the forms of regular subsidies, production grants and equipment grants.
- ❖ Regular Puppet/Puppetry festivals and fairs should be held at the district, state and national levels.
- ❖ Regular workshops by the exponents of Contemporary/Modern puppetry to train the rural puppeteers shall lead to upgradation of Traditional forms of puppeteering.
- ❖ Regular write-ups on puppetry along with photographs should be published in print, social and electronic media.
- ❖ Puppeteers with their stalls and shows should be given equal importance with all other folk artists in different fairs and cultural events in the districts and also in Kolkata.

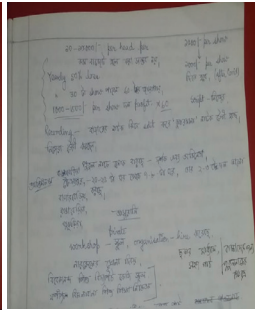
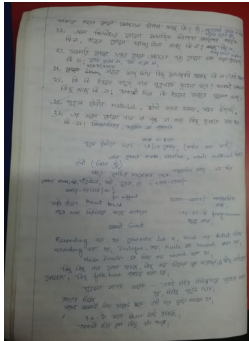
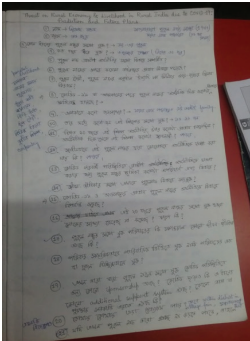
Let us conclude with some new hopes remembering the words of Nina Conti that puppets can say things which humans can't say.

### Appendix-1

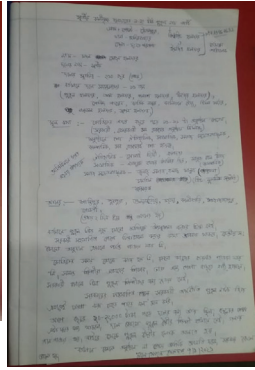
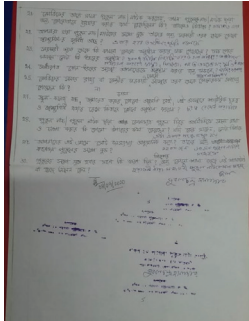
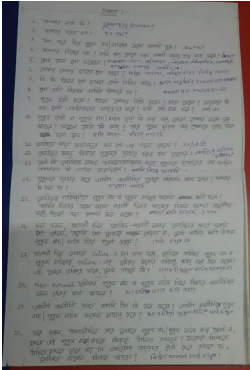
### Some Interviews given by the Puppeteers of Four Districts During Field Survey

#### SOUTH 24 PARGANAN

1(a)



1(b)



1(c)



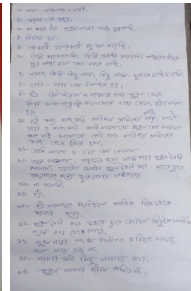
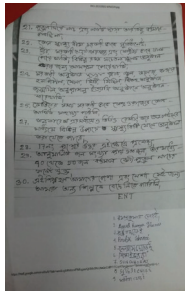
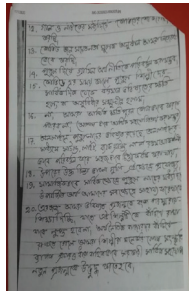
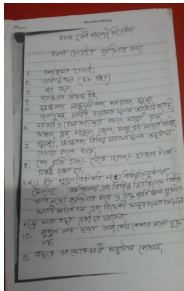






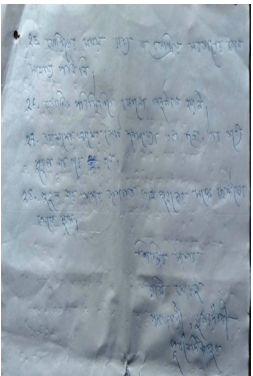
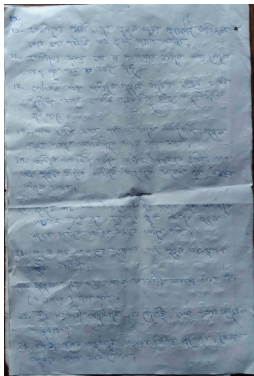
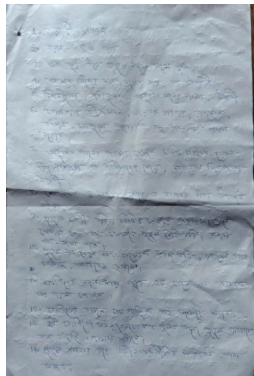
**EAST MIDNAPUR**

1(a)

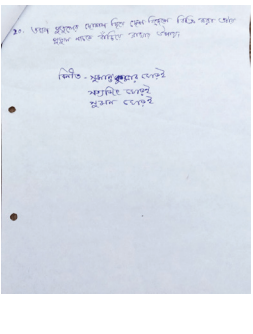
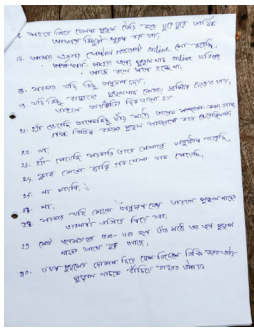
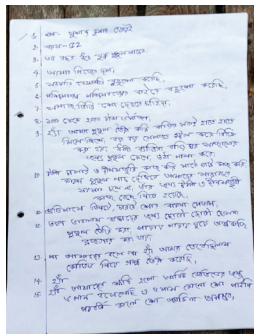


1(b)

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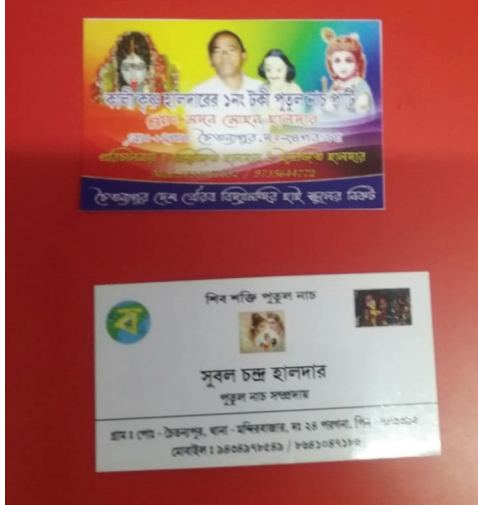
1(d)





## Sample identification of the puppetry groups:

South 24 Pargana



South 24 Pargana, Chaitanyapur

South 24 Pargana Mayahauri

The image is a colorful poster for 'সত্যনারায়ণ পুতুল নাট্য সংস্থা' (Satyanarayan Puthul Natya Sangstha). It features three small images of puppets and text in Bengali describing the group's history and members.

**সত্যনারায়ণ পুতুল নাট্য সংস্থা**

এই পুতুল নাট্য সংস্থা দক্ষিণ ২৪ পরগণার প্রায় শত বছরের প্রাচীন জনপ্রিয় ঐতিহ্যবাহী পুতুল নাট্য সংস্থা  
**প্রতিষ্ঠাতা : স্বর্গীয় কাঞ্চাল চন্দ্র মণ্ডল**  
**আলিবাবা :**  
**নাট্যরূপ ও নিরাপাদ মণ্ডল**

আরব্য উপমহাদেশের কাহিনী 'আলিবাবা ও চঞ্জিষ চোর' গল্প অবলম্বনে পুতুল নাটকটি দর্শকমণ্ডলী তথা সমাজবন্ধ সমস্ত মানুষজনের 'সত্যতার জয়' নীতি আদর্শে প্রভাবিত করবে এই আশা রাখি।

**প্রভাজ্ঞান বৈরাগী, কৃষ্ণপদ মণ্ডল, বিষ্ণুপদ মণ্ডল, রাধেশ্যাম সরদার, প্রদীপ বৈরাগী, সুদাম সরদার, দেবশীষ মণ্ডল, বেনু হালদার, শক্তি হালদার, স্বর্গশ্রী মণ্ডল ও রাজ্যশ্রী মণ্ডল**

আলোক পরিকল্পনায় : গৌতম হালদার আলোক সঞ্চালক : মধুসূদন মণ্ডল  
পোষাক পরিচ্ছদ : কৃষ্ণপদ মণ্ডল মঞ্চসজ্জায় : প্রভাজ্ঞান বৈরাগী

**সমগ্র পরিকল্পনা ও নির্দেশনা : নিরাপাদ মণ্ডল**

Nadia



## Appendix- 2

### Photo Gallery, Certificates & Journals

**Table 1: Puppeteers & Puppetry Groups in or around the Fields Studied**

District	Village	Name of the Group/ Puppeteers	Remarks, if any
East Midnapore	Padmatamali	Basanta Ghoroi, Bishnupada Ghoroi, Shaktipada Ghoroi	Traditional Glove Puppetry
East Midnapore	Padmatamali	Rampada Ghoroi, Somnath Ghoroi (Bishnupriya Putul Party)	Traditional Glove Puppetry
East Midnapore	Phulbari, Chandipur	Ganesh Ghoroi	Traditional Glove Puppetry
South 24 Parganas	Roydighi	Bhismadev Halder	Traditional Glove Puppetry
East Midnapore	Khankakhuria, Kanthi	Kartik Chandra Giri (Aragami Putul Theatre)	Traditional Rod Puppetry
South 24 Parganas	Mayahowri, Joynagar	Nirapada Mondal, Bishnupada Mondal, Krishnapada Mondal, Prabhanjan Bairagi (Satya Narayan Putul Natya Sanstha)	Traditional Rod Puppetry
South 24 Parganas	Bazarberia, Mandirbazar	Prafulla Karmakar, Tapas Karmakar (Kalimata Putul Natch Party)	Traditional Rod Puppetry
South 24 Parganas	Chaitanyapur, Mandirbazar	Biswajit Halder, Subal Halder	Traditional Rod Puppetry
South 24 Parganas	Jalaberia, Kultali	Krishnapada Sardar	Traditional String Puppetry
Howrah	Mahabatpur	Satyabrata Das (Ma Joychondi Opera)	Traditional Rod Puppetry
Howrah	Bainchi	Subrata Bera (Krishnakali Opera)	Traditional Rod Puppetry
Howrah	Antilapara	Lalbihari Samanta (Maa Manasa Theatrical Putulnatch Party)	Traditional Rod Puppetry
Howrah	Naskarpur	Hrishikesh Manna (Bishalakkhi Theatrical Putulnatch Party)	Traditional Rod Puppetry
Nadia	Muragachha	Ranjan Roy (Sreema Putul Natya Samaj)	Traditional String Puppetry
Nadia	Barberia	Jagabandhu Singh (Thakurdas Shaboni Putul Nach & Ma Manasa Chitralaya)	Traditional String Puppetry

Nadia	Muragachha	Swapan Biswas (New Lakshmi Narayan Putul Nach)	Traditional String Puppetry
Nadia	Muragachha	Kartik Mondal (Bhagya Lakshmi Putul Natya Samaj)	Traditional String Puppetry
Nadia	Baro Muragachha	Dibyendu Biswas (Star Putul Natya Samaj)	Traditional String Puppetry

\*Source: Oral conversations, books and journals like Nirapada Mondal, *Putul Nacher Itihas Anwasha*, 2014, *Lokoshruti*, Sep. 1990, Dec. 2003 & *Sahitya Samaj*, 3<sup>rd</sup> year, 3<sup>rd</sup>-4<sup>th</sup> No

**Table 2:** Downslide at a Glance

Type of Puppetry	Condition in the early 1970s	Condition in the early 1990s	Present Scenario
String Puppetry	More than 100 String Puppetry groups in West Bengal, mostly in and around Muragachha, Bagula and Ranaghat in the district of Nadia. Number of people economically dependent was around 10000.	About 50% of those groups became extinct & number of dependants fell down to some 5000.	Further decline reduces the number to about 1000
Rod Puppetry	More than 20 Rod Puppetry groups mostly in Howrah, Midnapore and South 24 Parganas.	The number was reduced to half.	Further decline reduces Rod Puppetry to severe impoverishment.
Glove Puppetry	Very popular in Nadia, Midnapore, Murshidabad and Birbhum. Some 250 families were engaged in this puppeteering	Because of steady decline, less than 100 families were engaged.	The number of active puppeteers is now about 100 or so.

\*Source: Oral conversations, books and journals like Nirapada Mondal, *Putul Nacher Itihas Anwasha*, 2014, *Lokoshruti*, Sep. 1990, Dec. 2003 & *Sahitya Samaj*, 3<sup>rd</sup> year, 3<sup>rd</sup>-4<sup>th</sup> No

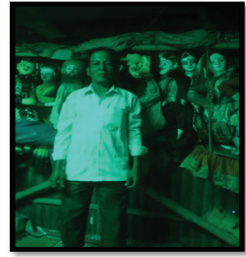
## Nadia - Muragachha Colony



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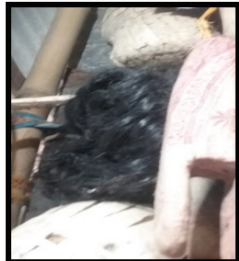
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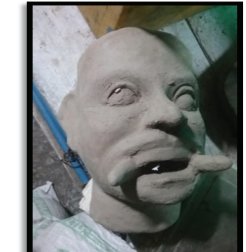
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11.



12

### South 24Pargana - Mayahauri & Chainyapur



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12



## Howrah, Shyampur, Kharuberia



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### East Midnapore, Padmatamli



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10.



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12.



## Photo Gallery

### *Muragachha Colony, Nadia*

- 1 & 2: Puppeteers with the Investigators
- 3, 4 & 5: Puppeteer with his creations
- 6: Puppeteer with the puppet
- 7 & 8: Audiences in view
- 9, 10, 11 & 12: Puppeteer with his props and puppets

### *Mayahauri and Chaitanyapur, South 24 Parganas*

- 1, 2 & 3: Puppets and props
- 4: Musicians and the puppets
- 5: Props and décor
- 6: Puppeteer with his puppet
- 7, 8, 9, 10 & 11: Puppets and props
- 12 & 13: Puppeteers with the Investigator

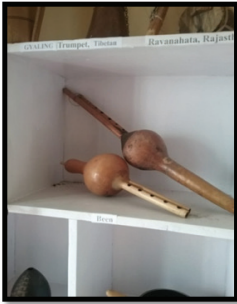
### *Kharuberia, Shyampur, Howrah*

- 1 & 2: Puppeteer and his making
- 3, 4, 5 & 6: Puppets and the making of the shows
- 7: Puppeteer caring his doll
- 8, 9, 10, 11, 12 & 13: Stories of Puppetry in print
- 14: Puppeteers engaged in farming
- 15: Puppeteers with the Investigator

### *Padmatamali, East Midnapore*

- 1, 2 & 3: Puppeteers with their beautifully clad puppets in motion
- 4, 5, 6 & 7: Puppets and other props on display
- 8, 9, 10, 11 & 12: Village gatherings around puppetry
- 13: A room of the puppeteer's own
- 14: A young puppeteer showing a dress
- 15 & 16: Puppetry groups with the Investigators

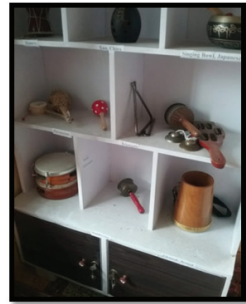
*Puppets in Museum (Courtesy: Tapan Kumar Sen, Howrah)*



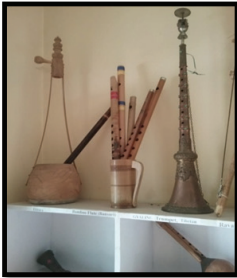
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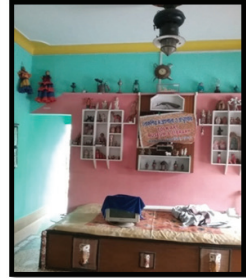
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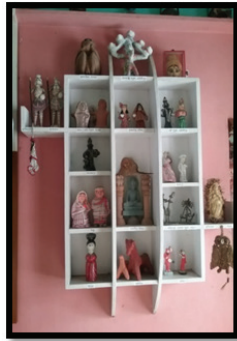
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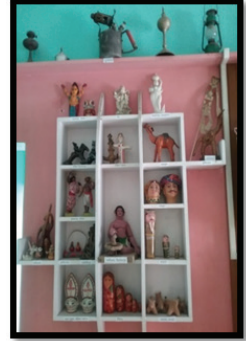
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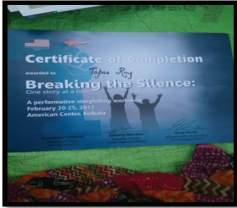
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For Their Activities, Attending Workshops & Awareness Campaigning Programmes



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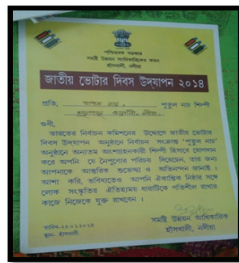
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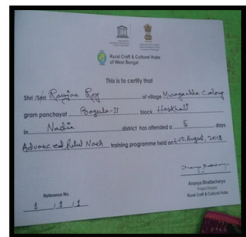
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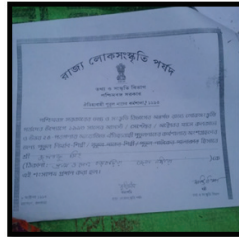
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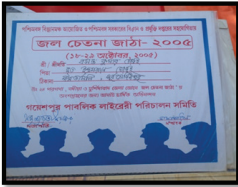
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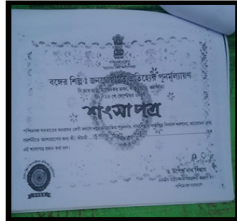
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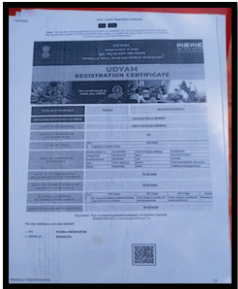
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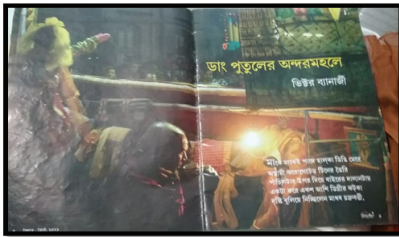
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# Brewing Covid-19 Pandemic: Effect on Livelihood of Tea Garden Workers of Darjeeling Hills

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**Abstract:** Darjeeling situated in the foothills of the Himalayas in the state of West Bengal produces the worlds’ most fabled tea. It remains the backbone of the economy and provides livelihood to the people of this picturesque hill. However, in the wake of the Covid-19 pandemic, the Darjeeling tea industry too stared at an economic crisis. The prime concern was the garden workers who depend on their meagre daily wage of ₹176 for sustenance. It was a battle for survival with a family to feed as the lockdown commenced to curb the spread of the virus. Keeping the situation in mind a study was undertaken to explore the livelihood challenges the workers faced during the pandemic. Findings relied heavily on the local field data across six selected tea gardens of Darjeeling Hills. Money was a growing concern for the garden workers as the lockdown embarked. It was a moment of desperation and compulsion as they stepped out of their homes to work after gardens resumed operations. The return of the migrant workers to the tea gardens too reveals their own woes and tests. It is likely that a cup of tea came at the cost of a worker’s life with the garden management not caring less.

**Keywords:** Tea Gardens of Darjeeling Hills, Garden Workers, Covid-19 Pandemic, Socio-Economic Challenge.

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## Introduction

Darjeeling with its breathtaking beauty is one of the magnificent hill stations in the world and fondly called “*Queen of the Hills*”. Crowned by the majestic Himalayas with Mt Kanchenjunga towering over, Darjeeling is a district in the state of West Bengal, India. Bounded

by Sikkim in the north, Bhutan on the East and Nepal on the west, the place is a heavenly retreat blanketed by pine trees, firs, pristine springs, snow peaks and emerald-green tea plantations.

Darjeeling is where the world's most renowned and celebrated tea was born. The British idealized this hill town for its cool weather and topography and found it ideal to experiment with tea cultivation. It all started in 1841 when Dr. Campbell the then Superintendent of Darjeeling and an avid horticulturist took keen interest to plant tea bushes from seeds brought by Robert Fortune<sup>1</sup> from China. He was successful in raising the plant in his Beechwood Estate in Darjeeling. Thereafter the British government set up an experimental nursery in 1845 and the rest as they say is history. Today Darjeeling boasts of 87 tea gardens (out of which four remain closed since 2015).

Lush tea gardens fleck the hills and valleys of this picturesque town. Famous for its exotic aroma and uniquely found only on the foothills of the Himalayas it has earned the title '*Champagne of Teas*'. In the words of Besky, (2018) "*Darjeeling tea is world-renowned for its light body and muscated taste*". Its richness 'two leaves and a bud' are hand-picked to produce the finest tea unparalleled in the world. "The tea bushes, stimulated by the moisture after a winter of dormancy, begin to flush new shoots. The workers handpick the young leaves, slender and lightly serrated, lacquered green in color, sprightly" (Koehler, 2016).

The choicest tea from Darjeeling Hills comes in the March to June season and the "*tea gardens workers would be fanning out picking the most prized harvest of the year*" (Lama, 2020). The tea industry look forward for this period as it fetches the highest prices but a pall of gloom descended as Covid-19 struck the world around early March 2020. The pandemic was not only a major health crisis across the globe but affected societies and economies at their core. The impact was largely adverse and disruptive in terms of loss of human lives, plummeting healthcare system and economic activity. India too witnessed an unprecedented humanitarian crisis and was compelled to impose a phase-wise nationwide lockdown (from March

04, 2020) to curb the spread of the Covid -19 virus. It consequently “brutally exposed and worsened the existing vulnerabilities in the Indian Economy” (The Wire, 2020).

The garden workers who comprise the major workforce of the tea industry of Darjeeling Hills sought to remain “silent onlookers” in the wake of the pandemic as the lockdown was enforced. It all coincided with the plucking, production and export of its premium first flush and second flush<sup>2</sup>. Uncertainty loomed over when even a semblance of normalcy would return. Meanwhile the government (after April 20) was impelled to allow relaxation particularly to the agricultural sector where nearly half of India’s population is engaged. Relief too came for the tea industry as they opened in the second week of April initially with 25 percent attendance. However, going back to work despite the risk of exposure to the disease was all about compulsion and desperation.

The Covid-19 pandemic further deepened their livelihood crisis as they are already struggling with their meagre wage of ₹176 (inclusive of ₹ 9 for ration) per day. We must accept that hard fact that “tea workers remain the most vulnerable in the tea supply chain with little or almost no bargaining power. As a result, although global prices for tea are at peak levels, the wages received by workers are barely level with, or are even below” (Global Network for the Right to Food and Nutrition , 2016)

At the same time whether gardens were following medical protocols or not and the migrant exodus to the tea garden regions further raised chances of health hazard. But the most important research problematique is how the livelihood of tea garden workers has particularly become fragile in the wake of the pandemic. They remain vulnerable and burdened with the question of everyday survival.

The study being intensely of local character provided vital clues from the field itself to understand the challenges faced by tea garden workers in the outbreak of the Covid-19 pandemic and their survival through their problems some of which was unforeseen. It also



determined whether the workers - the backbone of the tea industry were supported or left to fend for themselves by their employers.

### **Objectives of the Study**

- i. To understand the socio-economic conditions of tea- gardens workers as a result of the pandemic.
- ii. To analyse the initiatives and strategies of plantation owners to support and sustain the workers.
- iii. To explore the lives of the workers, their problems and challenges in the face of this pandemic.

### **Research Questions**

- i. How has Covid -19 affected livelihood of the tea-garden workers? How have they managed to lead their lives?
- ii. What measures were taken by the garden management for socio-economic sustenance of the workers in this Covid-19 lockdown?
- iii. What were the challenges and constraints faced by the workers in the wake of the pandemic? How did they overcome the challenges?

### **Note on Method**

The theme and spirit of the study relied much on the local field data that constitutes its primary source. A select number of methods both of qualitative and quantitative kind were employed to collect data from the six tea gardens selected for the study. More specifically both semi structured (to ascertain the demographic status) and open-ended interviews were conducted to study the people in their natural surroundings during July-September 2020.

The tea garden workers who constituted the target population were selected on the basis of Purposive Sampling. They were purposely selected with the objective to represent not only diversity of voices but also to accommodate different age, sex, economic and occupational profile within the boundaries of a defined population.

Structuring the questionnaire and interviewing formed as integral part of the research technique relying heavily on interactive interviews to ensure the maximum response. Apart from the garden

workers who constituted the major respondents the interview list also included visits to the tea factories and interaction with the staff. This included managers, assistant managers, accountants, *Kamdari* (Garden Supervisor) and factory workers.

Attempt was also made to procure the required official documents during the visit to the gardens necessary in the study.

***Secondary Source:***

Every effort was made to consult and use the secondary literature. The main thrust was analyzing official reports and registers, books, booklets, documents and notifications.

**Study Areas**

Pilot study in Happy Valley Tea Estate, Badamtam Tea Estate, Chongtong Tea Estate, Tukvar Tea Estate, Phoobsering Tea Estate and was undertaken to collect necessary data and to gain an understanding of perspectives.

A brief profile of the six tea gardens selected for the study is provided below -

***1. Happy Valley Tea Estate***

Happy Valley Tea Garden once known as Wilson Tea Estate was established by David Wilson in the year 1854 and got its present name when Tarapada Banerjee from Hoogly, West Bengal bought it in 1929. The garden with a plantation area of approximately 100 hectares is one of the major tourist attractions due to its close proximity (around 3 km) to Darjeeling town. Paid visits are allowed in the garden premise to peek into the manufacturing process of tea. Once again there has been a change of guards as the garden is presently owned by Sanjay Bansal of the Ambootia Tea Group.

***2. Badamtam Tea Estate***

It was the year 1858 when Christine Barnes first started tea plantation in this picturesque valley facing the mighty Kanchenjunga. A tea company by the name of Lebong Tea Company started

commercial tea production in the late 1860s. The garden is 17 km from Darjeeling town and presently owned by Goodricke Group Limited.

### **3. *Puttabong Tea Estate***

Puttabong which means house of green leaves takes pride for being the first estate to be established in the Darjeeling Himalayan hill region by the British in 1852. The garden at a distance of 13km from Darjeeling lush green cultivable slopes are spread across 436, 72 hectares. It is one of the biggest tea estates comprising of five divisions spread across 22 kms. The river Rangeet that flows through the lower areas of the garden adds to the rich diversity. Today the garden is owned by Jayshree Tea and Industries Ltd.

### **4. *Chongtong Tea Estate***

The establishment of Chongtong Tea Estate dates back to the year 1882 -83 when James T a British gentleman began plantation. The British ran the estate till 1954 thereafter changed hands several times. It was finally bought by Bansal Company in 2007 and continues to own by them till date. The garden is around 14 km from Darjeeling town and spread over an area of 960 acres with three divisions – Salabari, Chijsari and Sirisi. The river Ranjeet flows through the garden giving it a picturesque view.

### **5. *Phoobsering Tea Estate***

The garden named after a man who was its first supervisor was established by the British in the 1800s. Mystery surrounds as to why a supervisors name was immortalized and not that of the British masters. The garden situated in the northern part of Darjeeling town at a distance of 13 km has a total planted area of 240.52 hectares. Since its inception, the garden changed several hands and presently owned by the Chamong group of Companies.

### **6. *Risheehat Tea Estate***

The garden established by the British during the mid 19<sup>th</sup> century is around 14 km from Darjeeling town. Risheehat facing

the Kanchanjangha peak from its northern end is located in one of the most beautiful valleys. The garden too changed several hands and finally was acquired by Jayshree Tea and Industries Ltd in 1955 and remains so till date. Risheehat is divided into major divisions – Risheehat and Liza Hill.

***Surviving the Lockdown – Tea Garden Workers of Darjeeling***

The lockdown enforced by the government to curb the spread of the virus could not have come at a worse time for the tea industry of Darjeeling as it prepared for the production and export of the world’s premium tea. The lockdown hard hit the tea gardens but the bigger worry was the survival of the workers. The sweeping pandemic and the lockdown was a bolt from the blue for the workers whose everyday survival depends on their wages paid every 15 days. They were staring at a bleak future as India prepared to battle the life threatening pandemic.

The tea garden workers have always remained exploited with shrinking benefits and a meagre daily wage of ₹176. The Plantation Labour Act of 1951 (PLA) makes it mandatory for tea planters to provide various economic and social welfare benefits to its workers. A research paper writes “Workers have been subjected to exploitative work patterns, control mechanisms, low wage payments, inadequate supply of drinking water, poor levels of welfare benefits and lack of collective bargaining” (Saha, Bhue & Singa, 2019). The pandemic further let them to become more vulnerable and a greater challenge lied ahead of the workers as they were unprepared to handle the crisis. 90 percent of the workers depend on their daily wages for a living. It was a question of survival as the wages remained unpaid during the lockdown period. They days ahead looked grim. Caught in the midst of the dire situation they faced roadblocks every day of the lockdown. Monetary crisis was the biggest challenge they faced as revealed during interaction with the workers. It became a growing concern.

In normal times too their paltry wages were never sufficient to meet a month’s expense. This includes school, tuition and transport

fees of children, electricity bill, social commitments and medical if any amongst others. Therefore ration which includes all essential commodities comes on credit which they pay as and when they receive their wages. Sometimes they are unable to pay their outstanding bills due to unforeseen expenditure and shopkeepers become reluctant to give more credit. Sometimes clothes, household items like utensils, blankets and gifts for wedding to name a few are also bought on credit from the local shops. A sad scenario as they lament that they are never free from the cycle of credit. If this is the situation that prevailed before the pandemic we can well imagine how tough it must have been during the lockdown.

A 45 years old garden worker<sup>3</sup> of Happy Valley was left with no choice but to take essentials like cooking oil, pulses amongst others on credit from the village shop. She already owed credit before the lockdown and was compelled to take more. She is not the only one, there were several like her across the study areas who chose credit to feed the family. They were also other expenses on medicines, vegetables, school fees to name few. Most of the workers also used whatever little savings they had and were even compelled to borrow money from neighbours and relatives. Some also sold off their livestock like goats and chicken to overcome the financial distress. A worker<sup>4</sup> from Badamtam garden who has to take care of her bed-ridden handicap child had no choice but to sell off her goat for his medical treatment.

In fact some of them were still paying back the overdue bills even after five months of the lockdown. As we sip the morning Darjeeling tea in the comfort of our house, workers are rushing to work at seven in the morning their minds burdened with the dues that need to be repaid. During the lockdown period that continued even after the gardens opened the price of essential commodities also increased leading to more hardship. For instance the cost of one litre of oil increased from ₹100 to ₹130. Shopkeepers too have their own justification as revealed on inquiry- Transportation cost increased as there were few vehicles to ferry the goods from Darjeeling town.

The lockdown also witnessed an increase in the vehicle fair as social distancing norms had to be practiced. For instance fair from Chongtong to Darjeeling town is ₹50 during normal times which increased to ₹100 and continued till October. This too burnt a hole in their pockets. Relief was also provided by Non-Governmental Organizations (NGOs) and political parties<sup>5</sup> but again the question was of fair distribution. A 48 years old respondent<sup>6</sup> a tea plucker from Risheehat garden who is also a widow shares that she had no clue that relief was being provided. She comments that these kinds of help are always impartial and favouritism always prevails. There were many like her also in other gardens with similar views. Mention also needs to be made of the additional ration of five kg of rice per person, five kg of flour and one kg of pulses per household provided by the government free of cost. This was over and above their regular entitlement and came as a sigh of relief for the workers who were struggling to make ends meet.

### **Reopening of Darjeeling Tea Gardens after Lockdown**

April 2020 witnessed a series of meeting between the representatives of the tea industry and the central and state governments to allow operations subject to implementation of Covid-19 norms. According to the assistant manager<sup>7</sup> of Puttabong garden “*The tea gardens in Darjeeling largely depend on the first and second flush for sustenance and the biggest source of revenue. We were at a grave risk of losing out on production*”. Thus the lockdown came at the peak of the plucking, manufacturing and export season particularly for gardens that dot the Queen of Hills.

The spurt of positive Covid-19 cases in and around Darjeeling and Kalimpong District had compelled the government to keep a hold in their decision to reopen the tea gardens. It was only around April 10 the government decided to open the gardens initially with 25 percent workforce which gradually increased to 50 percent in May and subsequently became 100 percent from June. The gardens were stringently ordered to maintain social distance, proper hygiene practices and provide face masks. Besides the primary concern was the

wages and the government issued strict regulation for non-deduction of wages of the lockdown period. How far and how religiously it was implemented by the tea gardens has been dealt later in the paper.

Initially the workers were reluctant and afraid to resume work, sceptical about the risk of exposure to the disease. Their apprehensions increased in the absence of health check-ups and basic thermal screening as gardens opened for the first time after the lockdown. Aware of the gravity of the situation they were compelled to get back to work. In the words of a 40 years old male worker<sup>8</sup> “It was desperation and compulsion that drove us back to work”. “We have a family to feed, aged parents to look after” another respondent who works in the factory, “We depend on our daily wages for living and if we do not get back to work, the shops will stop giving us credit” – 38 years old female plucker<sup>9</sup>. Most of the worker had the same story to share – no wages, less savings and shortage of rations. Such overwhelming comments were found across all the study areas. It was a worse-case scenario for sole bread earners like a factory worker<sup>10</sup> of Puttabong who expressed “What will happen to my family if I get infected with the coronavirus”.

### ***Tea Gardens of Darjeeling – Supporting the workers in the Pandemic?***

The gardens opened and the workers full of anxiety and fear stepped out of their homes to the fields and factory. There was also a glimmer of hope that the management would pay them the wages of the lockdown period as ordered by the government. It seemed the glimmer vanished into oblivion when the management put up excuses to delay the payment. The workers were given their wages but not as they had expected.

The workers of Phoobsering Garden were paid wages which was due before the lockdown and also given extra six working days wage ( $6 \times 176 = 1056$ ) but with a catch. They had to compensate for these six days by working every alternate Sunday which started from the month of August. Moreover any absentee on a stipulated Sunday would mean that he or she will again have to work without wage the next day. The workers were not at all pleased and let out

their grievances during interaction. A 38 years old female worker<sup>11</sup> expressed, “We have to brave the hot sun, the pouring rain, the insects, sometimes snakes, struggle through over-weeded bushes only to remain exploited”. Her friends silently nodded as she spoke.

Chongtong and Happy Valley belong to the same company so 50 percent of the wages of the lockdown period which was around ₹1300 was given. Communication with the assistant managers of the gardens cleared the air as till September (at the time of survey) the amount had not been deducted but could be at the time of October bonus. The workers too were worried that it could be subtracted from their bonus. All did not go well for these two garden as wage delay lead to a seven days protest which was finally resolved after negotiation of the management with the trade union members.

A consolidated amount of ₹1330 was also paid by Badamtam garden but not without protest and strike by workers as there was a delay in payment and proper Covid-19 norms were not being implemented. Here too the workers were clueless whether the money would be deducted or not. At the end of the day the weak is always over-shadowed and so happened in Badamtam too.

The workers of Puttabong and Risheehat garden were given ₹1000 each after the garden opened in April. However the workers were in for a shock as this amount were deducted (sometimes ₹200 or ₹300) from their wages. As the pandemic raged the workers toiled plucking tea leaves and working in the factories only to see a delay in their payments. At the worse sometimes wages of two fortnightly would be due. This added to the woes of the workers as they were yet to get over with the loss they suffered when the gardens were closed. The only thing that played in their minds was the credit that was piling at the shops. It clearly depicts that the garden management was in no mood to provide money for free of the lockdown period though they had accepted the government order. It was only an “eye-wash”. One can say that the bitter plight of the workers gets lost in oblivion as the worlds enjoy the finest and the most premium tea.



Keeping Covid-19 protocol in mind the tea gardens of Darjeeling started with the sanitization of the factory premise and its surrounding areas. Wearing of face mask, washing hands and applying hand sanitizer were also initiated. In gardens like Badamtam and Chongtong local tailor made masks were provided. The masks were of thick materials and hence became uncomfortable to wear during the hot weather. They gradually started buying their own masks which would make breathing easier. In other gardens the one time distribution of masks (lacked quality) was not enough so the workers had to buy. A mask of ₹10 cost them ₹30 at the village shops during that period. Initially face masks were made mandatory but as observed the gardens cared less as workers went without wearing one. This was at the time of August with the coronavirus still at large.

The first three months (April to June) social distancing was religiously practiced both in the factory as well during plucking. At the time of collection and weighing of tea leaves, twice a day workers had to stand in marked circles and patiently wait for their turn. However with time this practice soon disappeared and at the time of survey (August and September 2020) the circles were nowhere to be seen. The workers were seen all huddled together with their baskets of leaves waiting for their turn. Hand washing too was practiced in all the study areas but this too was short lived. Workers revealed that a bar of soap and water was kept at factory gates and at leaf sheds for around three months. They were quite reluctant to use the soap as a single bar had to be used by around 30 workers and therefore preferred to bring their own sanitizers which of course came with a cost. Water too was not sufficient for washing hands and therefore had to carry water too. It was more difficult if the day's plucking was in far off places. Initially for a few days sanitizers were provided and the *Kamdari's* responsibility was to circulate amongst the workers only to rub in their hands but not all got the opportunity to use it. Further none of the six gardens arranged for a sanitizer or soap for each worker. Puttabong garden provided organic sanitizers prepared in the factory premise which was kept in buckets fixed with taps. This too slowly disappeared as the days passed by. The study areas also

did not take any initiative for thermal screening for garden workers leave alone health campaigns.

Besides the wages the workers are also entitled to other essentials required during work. Every two years an umbrella and an apron and yearly money for a pair of gumboots and a *Doko* (hand-woven cane basket) for field workers and slippers for factory workers is provided. They are paid not more than ₹110 for a pair of gumboots which they actually buy for around ₹250 to ₹300 in the village shop and a *doko* cost ₹200 to ₹250 and they are only given ₹80 to ₹90. Since the money for *doko* is provided only once a year and if for any reason they have to buy than it's with their own money. Apron and umbrella which is provided by the garden is distributed at the management's own convenient time. A 40 years old tea plucker<sup>12</sup> from Puttabong said "During the pandemic money for gumboots were not provided on time so I was compelled to buy. I had saved money to recharge my phone for my son's online class and so used this money". Even after six months of reopening Puttabong and Risheehat had only given ₹90 to buy *doko*. Phoobsering and Badamtam had only provided umbrella and apron in the end of August. The quality of umbrella is so poor that it doesn't even last a year and therefore adds to their expense as they have to buy. By the end of September Chongtong and Happy Valley had only given ₹60 for *doko*.

This truly reflects that workers have always been deprived of their basic necessities and was not spared even as they risked their lives to produce the finest aromatic tea in the world during the pandemic. The garden management claim that they adhered to all guidelines though observation shows that it was not practiced religiously. It seems their concerns were more about production and profit at the cost of the workers life. Thus to add the government order was followed in paper but not in spirit.

### ***Exodus of Migration amidst Covid-19: The Scenario in Tea Gardens of Darjeeling Hills***

In recent years a large section of tea garden workers have left the garden work and migrated to other states in search of greener

pastures. The wage of 176 per day is too low to sustain which has driven them in search of other jobs. Around 45 to 50 percent exist on the payroll of the tea gardens as “absentees” in all most all the gardens. 20 to 25 percent have migrated to other states for livelihood and another 20 percent work as mason and carpenters, in the hotel industry or engaged in private jobs in and around Darjeeling. The nationwide lockdown witnessed thousands of workers returning home and Darjeeling hills were no exception. A fear lurked amongst the garden dwellers that the migrants might spread the infection. At the same time they had no choice but to see them back. The workers may not have all the luxuries and comfort of the world but all lent a helping hand as the home-bound workers prepared for 14 days quarantine. The migrants still had more hurdles to cross as they still felt conscious to step out from their houses even after quarantine. Those who decided to return to the gardens had to wait before they would be called. In Puttabong around 75 migrants were provided with work on a temporary basis. A 36 years old respondent<sup>13</sup> who was working in a beauty parlour in Bangalore was not interested to get back to work in the garden. She is waiting for things to get normal and return.

A home – bound migrant couple<sup>14</sup> from Puttabong garden has their own story to narrate-

The couple had left for Bangalore (two years back) after working in the tea garden for four years seeking better prospects. She worked as a beautician in a saloon and her husband was a cook in a restaurant and together earned ₹22000. The money was just enough to sustain with some savings and send back to her mother-in-law and six years old son. During the first phase of the lockdown they were in Bangalore and had to live off their savings. Survival became difficult with no sign of business opening any soon. Left with little choice they headed back home in the month of May which too again was not easy. The money she had was not enough to get them back and was compelled to ask her relative to send. Tears welled up in her eyes as she reminisces the post quarantine days. The couple jobless

and without money they again had to borrow from their relative and get ration on credit from shops. Bangalore now seemed a distant dream so decided to apply as temporary workers in the garden. After waiting for two weeks they were able to start work. At the time of interview they were nearing two months of work and still paying off their debts. Their meagre wage carried the load of their child's school fees, mother's medicine expense, repayment of credits, electricity bill and the list goes on.

Across the study areas there are many like her who is now working in the gardens. Yet they yearn to go back as they feel that wages are not sufficient to sustain. Despite the risk involved they wished to return for better earnings.

### ***Online Education Demands Smart Phones – Dilemma for Workers***

Smart phones became a necessity as online schooling started during the Covid-19 pandemic. This portrayed a sharp and clear difference between the economic classes all over India. The shift from classroom teaching to online education left thousands of rural children and other underprivileged children in a lurch. They were struggling to attend classes due to lack of smart phones and poor internet connectivity. The children of the tea garden workers too were struggling as most of them were without one. It was more difficult for families with more than two children.

A 38 years old worker<sup>15</sup> of Phoobsering sold one of her two goats to buy a smart phone for her two children as they were missing on their online classes. Another respondent<sup>16</sup> recalls the time when his three children were unable to keep up with the lessons. He knew that he had no means of providing a phone with his meagre income so he bought one from the village shop on credit to be paid monthly. At the time of interview he had just completed paying for two months and had another 13 instalments left. Such unforeseen expenditures are a burden and create a deficit in their monthly budget. As observed one phone with multiple children becomes difficult and hamper their classes. A factory worker<sup>17</sup> whose job is sorting the tea leaves said that a phone that he had bought last year proved beneficial for his

three children. However one phone was not enough as sometimes their class timing overlapped and they were unable to check their homework at the same time. A large family to feed he could not afford another phone.

Another worker from Risheehat<sup>18</sup> who had lost her husband three year back remembers the time when she depended on the tuition teacher's mobile for her children to attend classes and their home-works. Help came by when a primary teacher of their village government school offered to buy a phone for her. She is now paying her back as and when she can afford from her wage.

Instances like these are several but despite the impact on their livelihood the workers ensured continuous learning for their children. They were already facing a financial distress yet they took responsibility of supporting the online education of their children.

### **Concluding Remarks**

A life of a tea garden worker has always been a struggle. Deprivation and oppression has been ruling the picturesque tea gardens of Darjeeling Hills for generations. Despite the enactment of the PLA Act of 1951 their plight has been continuously ignored even as they faced numerous challenges to make ends meet. The challenges became more severe as the novel corona virus gripped the world and took a toll in their lives. During the pandemic the cost of essential commodities increased, credit in shops accumulated, faced unforeseen expenses but the daily wages remained the same. The workers who constitute a major workforce and the most fundamental unit of the tea industry were left to fend for themselves when the gardens closed during the first phase of the lockdown. Whilst the garden owners were busy pushing the government for easy norms sighting huge losses the workers were striving hard to cope up with their hardships.

The norm also included non-deduction of wages of the lockdown period sincerely accepted by the garden owners because they were in a hurry to start production. However when the time came for

the disbursement of wages the management set forth terms and conditions as mentioned earlier in the paper. Pushed to the wall the workers had to accept whatever the little amount they were given. The management further got an upper hand when the Supreme Court passed the order that companies won't be prosecuted for non-payment of wages of the lockdown period. This became a weapon for further exploitation which was always existent.

Another very important aspect that needs to be highlighted is the workers do not have any rights on the land where they have been living for generations. The workers of the entire belt of North Bengal has been demanding grant of land rights for the past several years. In the words of a 52 years worker<sup>19</sup> "We have not been provided with legal paper for our lands and there is always a fear that we will be evicted". It seems their land is tied to their work and dreads that they will have nowhere to go if they are asked to leave. One or more member of a family continues to work just to hold possession of the house. This could be one of the reasons that they silently tolerate the injustice that has always prevailed.

Darjeeling tea is worth a thousand dollars in the international market but the workers who work their fingers to the bone are paid as little as ₹176 per day. The Covid-10 catastrophe added more misery and the battle continues to get back the balance of their daily lives. As the world stayed indoors to avoid any exposure to the coronavirus the tea garden workers were out in the fields and factories toiling. It was a question of survival, a family to feed, debts to be repaid, children's education and many more. Observation reveals that the garden management remained apathetic towards the woes of their workers during the lockdown and even after work resumed. Voiceless, the garden workers were always over-worked and under-paid yet continue to labour to provide the world with the finest tea.

Behind our cup of tea lies the daily struggle of a tea garden worker. If we can at least sit back and contemplate on their dreary lives which always have remained untold and unspoken. The Covid-19 pandemic gave them a difficult time which they somehow managed to endure

that left behind a trail of sweet-bitter memories. Every cup of tea that we drank before the pandemic, during the pandemic and even now as I write this paper is not just a cup of tea, it is about a tea gardens workers life and their story. Their lives continue with women workers (around 70 percent) hurrying to work plucking tender tea leaves with their nimble hands and the men in the factories toiling to produce a fine range of true Darjeeling tea.

## End Notes

1. Robert Fortune was a British botanist. The East India Company had entrusted him with the task of collecting the seeds and plant of tea from China.
2. First flush is tea picked and manufactured during March-April. These early leaves are largely green, more tender, fresh and floral in flavour. They are expensive and most prized in the world. The second flush is picked during late May and run through May or June. The leaves are more mature and yield a stronger yet a muscatel flavour.
3. Sukmati Singh, Personal Communication, August 25, 2020.
4. Sanju Pradhan, Personal Communication, August 30, 2020.
5. Political Parties like Bharatiya Janta Party (BJP) and regional parties like Gorkha Janmukti Morcha (GJM), Gorkha National Liberation Front (GNLF) distributed food and masks in the tea garden areas.
6. Sanja Gurung, Personal Communication, September 14, 2020.
7. Sangam Rai, Personal Communication, September 03, 2020.
8. Binod Rai, Personal Communication, August 28, 2020.
9. Babita Pradhan, Personal Communication, September 03, 2020.
10. Manoj Chettri, Personal Communication, September 04 2020.
11. Binita Gurung, Personal Communication, September 04 2020.
12. Anu Rai, Personal Communication, August 27, 2020.
13. Srijana Thakuri, Personal Communication, September 07, 2020
14. Abina Thapa and Ramesh Thapa, Personal Communication, September 10, 2020.
15. Sarita Pradhan, Personal Communication, September 04, 2020.
16. Deven Tamang, Personal Communication, August 27, 2020.
17. Milan Bujel, Personal Communication, September 14, 2020.
18. Rita Chettri, Personal Communication, August 30, 2020.
19. Mamta Tamang, Personal Communication, September 05, 2020.

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# **Women SHGs in Rural areas and Marketing of their Products: A Study in Cachar District of Assam**

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## **Introduction**

India lives in her 6, 38,345 villages with 24 crore poor engaged in micro enterprises. As per Ministry of Micro, Small and Medium Enterprises (MSES) of GOI Annual report of 2008-2009, there are 133.68 lakhs micro enterprises in India. Poverty in India is widespread with the nation estimated to have a third of the world's poor. The credit needs and other financial services are provided to the rural masses in general and to the poor in particular through the rural financial markets comprising an unorganized sector consisting of commission agents, moneylenders, landlords and the like and an organized sector consisting of pyramid type cooperative credit institution – broadly classified into urban credit cooperatives and rural credit cooperatives. The poor, however heavily depend on unorganized sector of credit like traders, landlords, moneylenders and the like. The unorganized credit sector has a number of plus points such as prompt supply of credit, no formalities, no security or collaterals with excellent recovery results. The dark side of the unorganized credit sector is limited credit supply and exorbitant interest rates. The organized sector provides credit at a comparatively cheaper rate of interest but with a lot of hassle such

as time consuming and cumbersome loaning procedures, unrealistic lending policy leading to a lot of paper work, inadequate and untimely finance, higher transaction costs both for borrowers and the lenders along with poor recovery result. Micro enterprise, Self-help Groups (SHGs) and small cooperatives (in fisheries, sericulture etc) are increasing day by day by the support of the government directly and indirectly for the improvement of the rural economy to reduce poverty, unemployment and to promote women empowerment in rural areas. Small-scale rural producers in India are often limited by the markets within their reach. In the past, they have been unable to sell directly to urban consumers, and instead their products have been bought up by middlemen. The example of 'Gram Shree' or 'wealth of villages' exhibitions are important which have provided an urban marketplace for rural artisans to sell their products, at the same time receiving practical advice on marketing from experts. The organizers of the exhibition, the Council for the Advancement of People's Action and Rural Technology (CAPART) have also helped producers to negotiate contracts with large customers directly without going through wholesalers.

In India, soon after independence, there has been an aggressive effort on the part of the Government, which was concerned with improving the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparalleled achievement of the Indian Banking System. The main emphasis is the spread of the banking network and introduction of new instruments and credit packages and programmes were to make the financial system responsive to the needs of the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural labourers and other small borrowers falling below the poverty line. With the implementation of the above policies, further

the Government of India in its developmental planning emphasized the promotion of agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In pursuance of this, formal credit institutions have been guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelized towards the weaker sections of the society. Consequently, by the implementation of several poverty alleviation programmes, the number of people below the poverty line has declined from 272.7 million in 1984-85 to 210.8 million in 1989 – 90. This institutional credit system needs to meet the challenge of delivering credit to an ever-increasing number of rural people who need greater access to formal credit. It may have to reinforce its own structure at the grass root levels and also have to devise new ways of reaching out to the rural poor. As a result, the experience of the implementation of the above discussed Poverty Alleviation Programmes led to the introduction of the Integrated Rural Development Programme (IRDP) on 2 October, 1980 with the specific objective of raising the poor rural families above the poverty line. Such families considered credit support from banks as an important input in taking up economic and gainful activities. In spite of these impressive achievements in the expansion of the credit delivery system and the special programmes, nearly half the indebted rural households are still outside the ambit of the institutional credit system. They approach the moneylenders for meeting their consumption and production in the absence of institutional support. Some of the poor who have not been reached even by the vast network of the institutional credit delivery system, have organized themselves into self-help groups (SHGs) and many such groups have come into existence either spontaneously or with the active involvement of the Voluntary Agencies which motivated the rural poor to pool their meagre financial resources for meeting their small and frequent consumption and production credit needs. While no definitive date has been determined for the actual conception and propagation of SHGs, the practice of small groups of rural and urban people banding together to form a savings and credit organization is

well established in India. In the early stages, NGOs played a pivotal role in innovating the SHG model and in implementing the model to develop the process fully. In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of SHGs helped to spread the movement across the country. State governments established revolving loan funds which were used to fund SHGs. By the 1990s, SHGs were viewed by state governments and NGOs to be more than just a financial intermediation but as a common interest group, working on other concerns as well. The agenda of SHGs included social and political issues as well. Encouraged by the results of the studies of the SHGs experience, the NABARD in consultation with the RBI, the Commercial Banks (CBs) and the NGOs launched the pilot project of linking the SHGs with the Commercial Banks in 1991 – 92 and issued detailed guidelines in February 1992. The RBI advised the Commercial Banks in July 1991 to extend finance to the SHGs as per the NABARD guidelines. Subsequently, the linkage project was extended to the RRBs and the Cooperatives. The linkage philosophy was based on the informal credit system that is, the moneylenders were holding their away over the rural poor because of their responsiveness, flexibility and sensitivity to the credit needs of the poor. The poor require credit very frequently in small quantities without much hassle and for the activity of own choice. The moneylender is always there at his doorstep for supplying the credit promptly, but with an exorbitant rate of interest, forcing the poor to cough up all his surpluses or income and making him or her, thereby, move downhill along the poverty line. The moneylender has a vested interest in the perpetuation of poverty. The formal credit system has the resources, manpower and technical capability to handle any volume of credit dispensation. The pilot project on linking the SHGs with the Banks was launched aiming at combining the positive factors of both the systems and ensuring advantages to both the formal credit system and the SHGs. The traditional attitude of a banker that the poorest of the poor is not reliable and the

banks are not meant for them is a myth to be dispelled. The distinct advantages envisaged under the project for the Banks and the SHGs are that the Banks are advised to win the confidence and trust of the rural poor. Through the pilot study is intended to find the impact of the SHGs with the Banks, however, during the pilot phase of the project, a number of other studies have also been conducted, aiming at comparing the advantage expected and the reality. The potential of SHGs to develop as local financial intermediaries to reach the poor gained wide recognition in many developing countries especially in the Asia-Pacific Region, Many NGOs have played an active role in fostering the growth of the SHGs in furtherance of their socio-economic agenda. Considering the immense potential of the SHGs in meeting the development aspirations of the unreached rural poor, the National Bank for Agriculture and Rural Development (NABARD), the apex development institution with exclusive focus on integrated rural development supported and funded in 1986-87, a MYRADA sponsored action research project on savings and credit management of the Self-Help Groups. Therefore in collaboration with some of the other member institutions of the Asia Pacific Rural and Agricultural Credit Association (APRACA), the NABARD undertook a survey of 43 NGOs spread over 11 states in India to study the functioning of the SHGs and possibilities of collaboration between the banks and the SHGs in mobilization of rural savings and the delivery of credit to the poor.

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. In India, banks are the predominant agency for delivery of micro-credit. In 1970, Ilaben Bhat, founder member of SEWA (Self Employed Women's Association) in Ahmadabad, had developed a concept of 'women and micro-finance'. The Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and many National

Bank for Agriculture and Rural Development (NABARD)-sponsored groups have followed the path laid down by 'SEWA'. 'SEWA' is a trade union of poor, self-employed women workers. Now nearly 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Cooperative Banks, Regional rural banks, the Government institutions like Maharashtra Arthik Vikas Mahamandal (MAVIM), District Rural Development Agency (DRDA), Municipal corporations and more than 3,024 NGOs are collectively and actively involved in the promotion of SHG movement.

### **Concept of SHG**

Generally a Self-Help Group consists of 10 to 20 member. The member save some amount that they can afford. It is small amount ranging from ₹ 10 to 200 per month. A monthly meeting is organized, where apart from disbursal & repayment of loan, formal and informal discussions are held on many social issues also. Members share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. The primary focus of self-help groups is to provide emotional and practical support and an exchange of information. Such groups use participatory processes to provide opportunities for people to share knowledge, common experiences, and problems. Through their participation, members help themselves and others by gaining knowledge and information, and by obtaining and providing emotional and practical support. These groups have been particularly useful in helping people with chronic health conditions and physical and mental disabilities. Traumatic life events such as death and divorce are also the basis for groups. Self-help groups are voluntary, and they are mostly led by members. Generally, groups meet on a regular basis, and are open to new members. Self-help group, nonprofessional organization formed by people with a common problem or situation, for the purpose of pooling resources, gathering information, and offering mutual support, services, or care. The

group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Cash book, Bank passbook and individual passbooks.

### ***Characteristics of SHGs***

- (a) They usually create a common fund by contributing their small savings on a regular basis.
- (b) The groups evolve a flexible system of operations often with the help of the NGOs and manage their common pooled resources in a democratic manner.
- (c) Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
- (d) Inter-lending is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
- (e) The amounts loaned are small, frequent and for short duration.
- (f) Rate of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.
- (g) At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.

### ***The important functions of SHGs are the following:***

- (1) Enabling members to become self-reliant and self-dependent.
- (2) Providing a forum for members for discussing their social and economic problems.
- (3) Enhancing the social status of members by virtue of their being members of the group.
- (4) SHG provides a platform for members for exchange of ideas.
- (5) Developing and enhancing the decision-making capacity of members.
- (6) SHG Foster a spirit of mutual help and co-operation among members.
- (7) Instilling in members a sense of strength and confidence which they need for solving their problems.



- (8) Providing organizational strength to members.
- (9) Promoting literacy and increasing general awareness among members and
- (10) Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

### **Formation and Development of SHGs**

The first and foremost investment is to promote and develop SHGs as effective and sustainable institutions. The process of promotion and development of these groups is organic and needs to be evolved over a period. A lot of process inputs are essential for organizing the members and developing their leadership capabilities to promote the SHGs. Equal efforts need to be put in for nurturing and building them as institutions for the future. Each of these institutions has various stages of development and definite milestones of growth. It has been realized in many parts of the world that an effective way to tackle poverty and to enable communities to improve the quality of life is through social mobilization of disadvantaged people, especially into Self Help Groups (SHGs). The concept of Self Help Groups is based on the idea of community participation, as sustainable community development requires the active participation of the entire community. Popular participation ensures that the benefits of development are equitably distributed. To further this, proposals are made for the decentralization of the authority so as to ensure redistribution of wealth, improved access to education and other social services. Consequently the focus of self-help groups is to develop the capacity of the disadvantaged, particularly women, and to organize them, so that they can deal with socio-political and socio-economic issues that affect their lives. Self Help Groups have been formed in almost all the villages adopted in the districts of Assam. The women have been mobilized to form small groups for savings & credit for improving the economic conditions of the individual women.

***Women SHGs:***

Women SHGs is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programmes, as the development of any country is inseparably linked with the status and development of promotion of enterprise creation and income generating activities among women would transform them from being alive to living with dignity. One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. Women being central to the entire development process can be demonstrated with many examples that could include Grameen Bank success, Amul, Avon, etc.

***Need for women SHGs:***

Women are an integral part of every society. We can't think about a society without women. So the place of women in the society is one of the fundamental aspects of any civilization, ancient or modern, because the relationship between men and women is so vital that it affects almost every aspect of man's society. Generally it is believed that women are mothers, wives, sisters, and daughters. They have to cook, do all households works, take care of men and are subordinate to male authority. They are largely excluded from high status occupation and from power position. Works are divided on the basis of gender in simple hunting to modern complex societies. The form and extent of work and political participation, levels of education, state of health, representation in decision make bodies, access to property etc. are some relevant indicators of status of the member individuals in a society. However, not all the members of the society have got

equal access to the factors which constitute these indicators of status. Gender is one of the crucial dimensions behind this inequality. Hence, due to certain socio-cultural factors the economic and political roles of women have remained mostly unorganized. Rural women are the incapacitated due to various reasons, such as most of them are socially backward, illiterate and poor economic base. Individually a woman is not only weak in socio economic term but also lacks access to the knowledge and information, which are the most important component of today's development process. However in a group they are empowered to overcome many of these weaknesses. Hence there are needs for SHGs. NABARD being the principal agent in rural development in India has defined the concept of SHGs as small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group member's decision. Of course, when it was initially given, its objective was to carry on saving and lending activities among its members with a view in promoting and enhancing their economic and social standards. Micro- finance seeks to cover the socio-economic condition and educational attainment of the member's family, their supporting system, availability of funds and loans, training facilities and marketing process of products. Economic and social empowerment of women is one of the basic requirements for their holistic development which has been strongly emphasized by National Perspective Plan for Women, 1988, Other policies of the government including National Policy for Empowerment of Women, 2001 and National Plan of Action for Empowerment of Women, 2003-04 each one emphasizes ensuring women their rightful place in the society by empowering them as agents of socio-economic change and development. Only when women participate freely in economic activities particularly outside home, they can acquire and control over circumstances to increase their capabilities. SHGs provide appropriate forums for this purpose. In India, women have been considered as the inferior member of the society as most of the Indian families are male dominated. The socio-economic status of women in the country has been characterized by

low female literacy, distressing health, nutritional deficiencies and the declining share to the total population. It is thus they have been neglected in all fronts of life. In the past, (Pre-Independence) in significant importance had been given for the women development and welfare. Women Development and Welfare came under focus with the introduction of planned Economic Development through different Five Year Plans in independent India. The First five year Plan periods were welfare oriented for the women. During Second Plan period, women were organized into Mahila Mandals in rural area for facilitating convergence of health, nutrition and welfare measures. The Third and Fourth Plans accorded high priority to women's education and immunization of preschool children. In the Fifth plan, there was a shift in emphasis from welfare orientation to a developmental approach with the objective of removal of poverty and attainment of Self-reliance and many programmes launched in the Sixth plan and it continued to Seventh plan for the economic and social status of women. In the Eighth plan, a shift was made from development to empowerment of women. The approach adopted in the eight plans continued to Ninth and Tenth plan period. During the said plan periods, it was decided to create additional productive opportunities through women Self-Help Groups. Perhaps it is known to all that our rural women are backward than city woman. In the rural phases, economic backwardness pulls them back to be there at the level of illiterate. For this reason, the women are lacking of knowledge and information about their rights. However, in a group of SHG, the women are learnt to overcome their weakness and problems. The main objectives of SHGs are promotion of livelihood of their members through savings and interest at the concept of SHG is that it is a voluntary homogeneous group of 10 to 20 individual from weaker section, particularly women, engaged in various types of activities with the help of their saving money and member also agree to use this purpose i.e. saving money. Whenever the member of a particular group requires money, the group gives small loans to needy members as per the decision made by the group.

### *Self Help Groups and Women's Empowerment*

The emergence and rapid multiplication of Self Help Groups (SHGs) based on micro credit is a phenomenon that is gaining increasing importance in the development scenario. Today there are seven million SHGs in the country. Nearly 90% of the groups are women groups. (Source: NABARD website). SHGs have been viewed by the State as a strategy for both women's empowerment as well as poverty reduction. SHGs are a conduit for routing a wide range of government sponsored development messages and schemes. NGOs have increasingly been adopting SHGs as a strategy to bring women together, at a faster pace and larger scale than the collective building processes adopted by them earlier. A number of powerful players, like MFIs, NGOs, corporations and donors, all of whom have a significant and growing interest in the SHG phenomenon, which centers on poor women have entered the arena. Credit is a right that poor women must have access to. The experience of SHGs has shown that they have provided improved access to credit. Poor women are now perceived by the mainstream financial sector as credit worthy. Women have used savings and credit for needs such as those related to education and health, and in particular for crisis related needs. Participation in SHGs has meant opportunities related to mobility and a legitimate space in the public realm for leaders of SHGs.

### *Micro credit and SHGs*

In order to enlarge the flow of credit to the hard-core poor, the NABARD launched a scheme of organizing them into self-help groups (SHGs) and linking the SHGs with banks, in 1992. The scheme is broadly groups (SHGs) and linking the SHGs with banks, in 1992. The scheme is broadly on the pattern devised by the Bangladesh Grameen Bank. Under the scheme, poor, preferably the women are organized in the SHGs and banks are financing these SHGs for lending money those poor who are eligible for concessional refinance from the NABARD. There are three distinct modes to route the credit to micro enterprises. Under the first mode, banks lend directly to the SHGs

for lending to micro entrepreneurs. Under the second mode, banks provide loans to the NGOs for lending to the SHGs and ultimately to the micro entrepreneurs. Under the third mode, banks extend credit to the SHGs with the NGO as the facilitator. Keeping pace with the banks, the Government of India has taken a number of steps to alleviate the poverty of the villages. A number of programmes have been designed to augment the flow of credit to the poor with varying degrees of implicit and explicit subsidies. The main thrust of these credit programmes has been the provision of financial assistance to the poor at a concessional rate of interest coupled with capital subsidy to enable them to rise above the poverty line. In pursuance of this policy, commercial banks are now required to provide 40 per cent of net bank credit to the priority sector, which includes agriculture and allied agricultural activities and village and cottage industries. Certain operational issues like cumbersome procedures in sanctioning of loans and insistence on collateral securities restrict the flow of credit to the poor. The significant expansion in branch network does not appear to have taken into account the specific needs of the poor. Physical constraints and high transaction costs restrict their access to formal credit institutions. At one stage, the co-operative credit institutions in the country were considered the only option to bridge the credit gap. However, the poor could not derive the intended benefits from the co-operatives mainly because the size of these societies was too large and people of diverse interests were grouped together. Economic and caste barriers were too strong for the people to work together as one cohesive unit. Despite a wide network of rural bank branches in the country for implementing credit-linked poverty alleviation programmes, a large number of poor people continue to remain outside the fold of the formal banking system. The public sector and private sector banks have not encouraged the extension of credit to the weaker sections because of inadequate securities and overdue problems. Micro-credit through self-help groups is a novel scheme introduced by the Reserve Bank of India to cater to the needs of small traders and those engaged in small business. The micro-credit system provides for organization of SHGs consisting of

members with homogeneous economic interests. People with limited means join together as an informal group, approach the bank to raise loans individually and the security for the loans is given in the form of a collective guarantee. The banks are assured of getting back their principal amount with interest since the borrowed funds are being used for undertaking some small economic ventures. The borrowed money is never used extravagantly and so the repayment capacity of the borrowers increases. The success of such micro-credit depends largely on the confidence of the bankers on the borrowers and vice-versa. The economic bondage between the banker and the SHGs provides an opportunity for both the bankers and the SHG members to increase the scale of borrowing. The magic of the success of micro-credit through the SHGs is the goodwill of the members. In the matter of borrowing of funds, utilization of funds and repayment, all members have a joint accountability. Moreover, the members help one another in running their economic ventures successfully.

According to the United Nations Secretary-General, Kofi Annan (2002), “Microcredit is a critical anti-poverty tool a wise investment in human capital. When the poorest, especially women, receive credit, they become economic actors with power. Power to improve not only their own lives but, in a widening circle of impact, the lives of their families, their communities, and their nations.” The steadily growing popularity of microfinance led to reach of this programme in many developing countries all over the world. The United Nations proclaimed 2005 as the year of Micro-credit to globally promote the benefits and potentials of microfinance as means to fight poverty. In 2006, Muhammad Yunus, founder of microfinance programme in Bangladesh and the Grameen Bank were awarded the Nobel Peace Prize for their efforts in the economic and social development of poor people.

In India, microfinance programme was formally initiated by National Bank for Agriculture and Rural Development (NABARD) in 1992; and now it is the world’s largest microfinance programme in terms of its client outreach. The programme, in India, was originated

and developed in the Southern region and it started in other regions at later stage, mainly in the present decade. Microfinance in India is mainly provided through Self-Help Groups (SHGs), Microfinance Institutions (MFIs) and some other methodologies. The network of many financial institutions like public and private sector commercial banks, co-operative banks, regional rural banks and MFIs is used to provide microfinance to the poor people. Microfinance programme claims to provide the poor an access to capital and give them opportunities to climb the economic ladder. In order to find the impact of microfinance programme, impact assessment studies have been done by many authors in different countries like Bangladesh, India, Pakistan, Nepal, Thailand, Ghana, Rwanda, Peru and many other countries of South Asia and Africa. These impact studies give the effect of the microfinance programme at the individual and household level of the participants on their level of income, level of employment, ownership of productive assets, access to education, health, food and clean water, ability to participate in decision-making and access to social networks. There are various studies which conclude that microfinance programme has a significant positive impact in increasing self-employment and reducing poverty.

In India, women Self Help Groups (SHGs) were initiated by NABARD (National Bank of Agriculture and Rural Development), with the support of local NGOs. Here the focus exclusively on women groups, which has been the main thrust of the SHG movement. SHGs are generally defined as 'homogenous' groups, for the members tend to be similar in terms of socio-economic status, and live in close approximation to each other. A group generally has ten to twenty members. The women meet weekly on a rotational basis at each other's homes. Groups begin their meetings with a prayer, proceed to business affairs, and conclude by tea and socializing. During each meeting they will make their weekly contribution of ten rupees. The funds are collected and deposited in the bank by the group's president and secretary, who also carefully record all transactions and minutes from their meetings in notebooks. These positions are rotated each year, distributing power and sharing responsibilities



among members. Each member will also have a passbook, where they record their personal transactions. SHGs follow a predetermined set of rules, delineated by the group, for loan distribution and repayment. After an initial savings period, SHGs are able to begin taking loans. There are two different types of loans and associated interest rates. First, the more common loan taken, particularly in the early stages, is from group savings. These are generally small loans. The amount a member qualifies for will depend on individual savings. For every rupee they have saved, they become eligible for 3 or 4 rupees in return. The women will set the interest rates themselves, generally at a high rate (around 24%), to match those rates in the local credit market (e.g. moneylenders), but also as a mechanism to increase group savings. The group may decide once their funds are substantial and members are taking larger sums as loans that they will reduce the interest rate. A loan may also be acquired through a bank based on credit as an SHG member. For NGO groups, NGOs will provide administrative assistance and technical advice to secure the loans. Financial institutions generally prefer to interact with NGOs than directly with SHGs, and the necessary paper work and interest rates are usually lower for NGOs than for SHGs. From the groups that I have met, loans were generally repaid on time, without major conflict. In order to maintain their finances, many SHGs have integrated flexible and compassionate transactions, distinct from typical banking procedures. For example, when a member is unable to pay one week, the group would pay for her either by drawing on a special pot designated for this purpose, or by members collectively contributing to cover the fee. This member would not be required to repay this fee, but would be expected to contribute the following week. This contradicts other studies, which found that many loans were repaid on the basis of socially damaging peer pressure, which can negatively impact on women (Montgomery, 1996). The lack of negative findings in this case could be related to the specific context, or such experiences may simply not have been voiced due to social desirability. The funds used to provide loans to members are supposed to be for productive purposes. There is, however, evidence that loans

are used for consumption, such as health care and marriages. SHGs may participate in other activities besides savings and credit, such as group micro -entrepreneurship, social activism, and capacity building through various skill trainings organized by NGOs or local government. Further to following their set banking procedures, the women also use the SHG forum as a space for discussion, including voicing personal problems. At that point of time NABARD initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. The decline of cooperatives in the sixties and seventies is widely attributed to the government's direct promotional role, their artificial propping up through subsidies and undue interference in management. As a result the NABARD wanted to develop the new channel, which is free from government subsidies and interference. Meanwhile, development workers across the country have been targeting "groups" of the poor and disadvantaged as a bulwark against social inequities. The consequent social capital is the only capital that the poor can rely on and use (not without cost) as a hedge against their resource deficient condition and powerlessness. Despite the decline of the cooperatives, the search for an appropriate community-based structure continued and women's groups called self-help groups (SHGs) emerged in the late eighties and the early nineties around rotating mutual savings and credit, as a stable and viable alternative. In its search for alternative channels to reach the un-reach, the NABARD found SHGs as an interesting and effective means to provide the banking services to 'so called' 'un-bankable' people. It has initiated an experiment with MYRADA on SHG lending. Encouraged by the results, the NABARD initiated the pilot project of SHG bank linkage 1992. Soon it became regular banking program and an important component in the priority sector lending. Since then the growth of bank linkage has been phenomenal. The number of groups linked has doubled every year for about a decade and the loan amount has doubled every year for more than a decade, between 1992-93 and 2003-04. Though the growth rate has decelerated a little in recent years, the absolute loan amount has been increasing by higher amounts year after year. E.g. the absolute loan

amount has increased by ₹ 2, 996 cr. in 2004-05, by ₹ 4,498 cr. in 2005-06 and ₹ 6,643 cr. 2006 SHG bank linkage program, not only helped the poor in accessing the bank loans, but also made many bank branches in rural areas viable and helped the turnaround of the many sick banks and branches, especially the regional rural banks (RRBs). With very high repayment rate of about 95% and very low NPA vis-à-vis agriculture and other loans SHG bank linkage proved to be one of the safest portfolio for the banks. Compared to general agriculture and other individual loans, the average size of SHG loans is quite high in rural branches. Further, unlike other rural customers, SHGs maintain good amounts in their saving accounts and further add every month. Further, the SHGs have other funds such as revolving fund, grants, backend subsidies of SGSY loans, etc. parked in banks. As a results, SHG business became most profitable in the rural branches. Many banks and branches have started giving priority to SHG lending. Increasing loan volumes, taking up of total financial inclusion (TFI), are a couple of methods employed by the banks to shore up their SHG loan portfolio. SHG customers constitutes well over one-third of total customers and account for about one-fourth of total business in rural branches. In some branches, SHG lending reached three-fourths meanwhile, most state governments and the Government of India, donors and NGOs realized the potential of SHGs in poverty elimination and women empowerment. As a result different departments of many state governments and the Government of India started promoting SHG to realize their missions. Some state governments have established autonomous bodies to implement the poverty reductions programs and projects through SHGs with external financial support. As a result of entering many official agencies, the advent of many externally aided poverty alleviation projects in different states and the realization on the part of bankers about the potential of SHG bank linkage program, the number of groups and bank linkages have been increasing at accelerated pace in recent years.

## **Marketing and Marketing Strategies of Rural Products**

*Marketing means the performance of business activities that direct flow of goods and services from producer to consumer or user.* Marketing is more than the selling. Selling is generally concerned with the plans and tactics of trying to get consumer to exchange what he has and what you have. Marketing is primarily concerned with the wants of the customers in a much more sophisticated strategy. Focuses for selling based on the needs of the seller but marketing on the needs of the buyer. Selling converts the seller's need to his product into cash; marketing deals with the idea of satisfying the needs of the customer as well as the whole cluster of customer value satisfactions associated with creating, delivering and finally consuming the product. In a nutshell, it can be said that a market-minded firm emphasises on creating the value satisfying goods and services that customers will prefer to buy (Dutta:2018).

It has observed that rural products are basically being sold out either in the near-by townships, mela or in different exhibitions which is not enough for the huge products and for long run business strategy. Few products have made possible to get some dent into large markets, but majority are far away from the major market reach.

Different studies, report and news shows that rural producers are financially poor and they face problem of selling and marketing of their products. Small-scale rural producers in our country are often limited by the markets within their reach. It has found that many SHGs and village industries even after producing good products fail to sustain due to lack of marketing opportunities of their products and hence close down their units though there were enough demands and customers of those products, means a gap remains between the manufacturer and the consumers. It is not reaching to the customers or a market place where customers can get in touch of the products though the products are value-oriented. It has been observed that many rural producers/artisans/micro entrepreneurs are good in manufacturing activities yet they find it difficult to market their products sustainably on their own. Marketing as well as the strategy

of marketing has always been a problem for rural producers and manufacturers. It means that products remain in an isolated zone beyond the true customers

Mr. Mani Shankar Aiyar (Union Minister for Panchayati Raj) told in a conference in 2007 that, there is tremendous scope for production and marketing of large- scale rural products in India. It will be an unending list of the products produced by the rural people with a simple mechanism. Few products may be of use of low cost mechanics specially the food items like jelly, jam, bread, pickle, and noodles etc. Sometimes, the traditional rural products are now being produced as a new one with the help of simple technology. For example, leaf-made plate which was very simply arrangements of leaves are now made better and getting the look of a plate. As day by day the rural industries, self-help groups are increasing besides the traditional enterprises like, sericulture, pottery etc, the time is not far away that the electronic goods will be added to the list and so on (in few semi-urban areas such products are already developing).

If we look towards the history of community development in India with the efforts of *Sriniketan* experiment in 1921 initiated by Rabindranath Tagore, it was found that the emphasis was laid on the use of community resources and rural products made of by the people by them. Rural products are the ways towards the achievement of self-reliance of an individual and the rural community itself.

### ***Women SHGs & Entrepreneurship and their Conditions in Cachar District of Assam***

Economic backwardness implies low incomes, stark poverty, illiteracy and lack of adequate remunerative employment. It is obviously a highly complex problem, the solution of which requires political determination, ample financial and other resources besides an effective, honest and efficient administration. In the backward and underdeveloped countries, the major problems are how to remove poverty and unemployment and raise the standard of living. These problems can be solved by accelerating economic development through forming “SHGs” and “entrepreneurship”. It can help to

solve the problem of backwardness through economic development. Entrepreneurship development is an important aspect for meeting the requirements of skilled personnel in economic development. This is necessary because it will take care of the future industries based on resources of the region. There are also different areas where co-ordination and co-operation is needed for the overall economic development of the region. To develop small scale industrial units joint efforts of all the concerned such as entrepreneur, financial institutions, public health etc. are necessary.

“Entrepreneurship is a multidimensional, multi disciplinary and multi facet phenomenon which encompasses innovations and newness as an integral part.”

The concept of women as entrepreneurs is becoming a global phenomenon today. All over the world, women are playing a vital role in the business community. In India, however, women have made a comparatively late entry into the business scenario. Therefore, entrepreneurship among women in India is relatively a recent phenomenon. Realizing the importance of women entrepreneurship, the area is being given increasing attention in terms of Government concern, research and new courses. In fact, with the advent of liberalization and the move towards globalization, the Indian economic environment offers immense opportunities to entrepreneurs in India.

India is a vast country with an estimated population of more than one billion (Chandra and Kajipet, 1998) of which nearly half are women. It has been rightly stated by Pandit Jawarhalal Nehru ‘in order to awaken the people it is the women who have to be awakened. Once she is on move, the family moves, the village moves and the nation moves’ (cited from Swarajyalakshmi, 1998).

In Cachar district, It was very necessary to promote employment in which majority of women willing to take economic activities as self-employed. Commercialisation and modernisation of the economy gradually eliminated many of the avenues of employment for women in agriculture and small-scale industries, which has

enabled them to find ways of supplementing their family income. As a result a good number of rural women emerged as potential self-employers and established themselves as independent entrepreneurs with the support of government institutions and NGOs.

Growth of women entrepreneurship is found to be supplementary and complementary for women in particular and for this district in general. On one hand, their enthusiasm and skills in constructive performance is met and simultaneously they can earn enough for proper maintenance and improvement of their socio-economic status. On the other side, this work force in production process will enrich the local as well as state economy by way of ensuring optimum utilisation of human and material resources for adequate employment opportunities.

So, in order to improve the status and position of women at home and in the community and in society it is necessary to achieve economic Independence for women. The development of indigenous entrepreneurship through the formation of SHGs especially among the women section is embarking on small industrial development programmes. Entrepreneurship amongst women has been a recent concern for everyone here in the administration as well as in political climate. The entrepreneurial potentials of women have gradually been changing their role and economic status of the society and women is increasingly being conscious of their existence, their rights and their work situation. Women are the large section of the human resources of the country,

The opportunities of economic activities for women have increased in Cachar district in past few years. It is necessary to increase the opportunity of employment for the unemployed through the development of SHGs for the entrepreneurship. It is very necessary to state here that self-employed entrepreneurs create employment not only for his/her but also creates employment opportunities for the others. The status of women and its contribution to social and economic development largely depends on the availability of economic opportunities for the women. Normally in this district

women entrepreneurs are the members of SHGs who perceived as a producer of pickles, papads, masalas and other food. However, with the changing scenario of women's development, they are assuming the role of becoming actual owners and decision-makers of non-traditional enterprises, where growth and employment generations are eminent. But the marketing of the products is found to be the biggest challenge for the entrepreneurs.

### **Review of Literature:**

Self-help-groups are the micro enterprises in rural India, largely led by women. According to a recent estimate by National Bank for Agriculture and Rural Development (NABARD), there are 22 lakh women self-help-groups, functioning as micro enterprises across India, largely in the hinterlands. These women constitute around 3.3 crore members. It's easy to observe their massive impact on consumption of goods and services in rural India. Besides consumers of goods and services, SHG members also turn into big influencers for the women population in their neighbourhood in the rural areas. Yet their products are not reaching to the global customers. But it provides an opportunity to reach to the bottom of the pyramid and if it can be done then they would find themselves in the market. Thus, it's all our duty to have a big chain of economically empowered women to promote your products and services.

In the process of research and to understand the research problem, there are various studies conducted on SHGs and marketing of rural products in India and abroad, especially in South-Asian countries. Few of them discussed in below:

SHG is found to be the brainchild of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in 1975. The concept of SHG serves to underline the principle "for the people, by the people and of the people". Various Non-government Organisations (NGOs) in that country such as Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA) and PROSHIKA are the other principal Micro-credit Finance Institutions (MFIs) operating



for over two decades and their activities are spread in all the districts of that country. BRAC is the largest NGO of Bangladesh with a total membership of 41.38 lakh. Initially set up in 1972 as a relief organization, it now addresses the issues of poverty alleviation and empowerment of poor, especially women, in the rural areas of the country. This institute also works in the field of literacy, legal education and human rights. BRAC has worked significantly in the fields of education, health, nutrition and other support services. PROSHIKA is also active in the areas of literacy, environment, health and organization building, while ASA and Grameen Bank are pure MFIS.

In India, NABARD started Self Help Group – Bank Linkage Programme in 1992, which was considered as a landmark development in banking with the poor. It was observed that Regional Rural Banks' security-oriented individual banking system was replaced by the delivery of credit to focused groups. According to them the government sponsored programmes had occupied much of the economic space but did not achieve the objective of alleviating poverty. Self Help Group- Bank Linkage Programme had been proved very successful for the socioeconomic empowerment of hard core poor, providing financial services to them and preparing them to take up economic activities for poverty alleviation. Although this programme was not a panacea for the problems of rural poverty, yet it had the potential for becoming a permanent system of rural lending in the country with full participation from the formal banking system and without any interference from the government.

Pit and Khandker (1998) in his study, "The impact of Group Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?" investigated the impact of micro-finance on poverty in Bangladesh. The study showed that for every Taka lend to a female member, the consumption increased by 18 Taka and for men it increased up to 11 Taka.

Coleman (1999) in his research paper, "Impact of Group Lending in Northeast Thailand.", has assessed the impact of group lending

programmes on the status of women in North East Thailand. The empirical data reveals that the impact of village banks in providing group-loans to poor rural folk particularly women in villages is insignificant on physical assets, savings, productions, productive expenditures and on other variables.

World Bank (1999) survey conducted for the mid-term review of the poverty alleviation and microfinance project among 675 micro-credit borrowers in Bangladesh showed that there had been positive change in the economic and social status of the surveyed borrowers. The survey showed that income had increased for 98 per cent of borrowers; 89 per cent of the borrower's accumulated new assets; and 29 per cent had purchased new land, either for homestead or for agriculture. Food intake, clothing and housing had improved for 89, 88 and 75 per cent of the borrowers. Sanitation conditions improved for 69 per cent and child education for 75 per cent of the borrowers. The improvements had mainly achieved due to the increased level of self-employment of women participants.

Gurumoorthy (2000) explained the Self Help Group (SHG) as a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It was an organised set up to provide micro-credit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter into entrepreneurial activities and for making them enterprising women.

Manimekalai and Rajeswari (2001) studied the socio-economic background of self-help group women in rural micro-enterprises in Tamil Nadu and examined the factors which had motivated the women to become SHG members and eventually as entrepreneurs. The researchers analysed the nature of economic activities and the performance in terms of growth indicators such as investment turnover, employment, and sources of finance, product marketing and other related aspects and identified the problems faced by SHG women in running the enterprises. For the purpose of the study, a sample of 150 SHG members was selected who were

studied according to the nature of their activities from 5 blocks of Tiruchirapalli district of Tamil Nadu. These groups were formed and promoted by an NGO. The nature of micro-enterprises run by the groups included trade, agriculture, animal husbandry, processing of food, tailoring, gem cutting, catering, petty shop, bamboo based units and agro-based units etc. The primary data pertained to the year 1999-2000. The SHG women were employed both in agricultural and non-agricultural activities. The study found that women SHGs earned the highest profit from agriculture, followed by trade related activities and catering services. A majority of sample units did not market their products outside the districts but sold these directly to the customers. The income of the SHG women almost doubled after taking up micro-enterprises. Majority of the respondents faced serious problems like non-availability of raw materials, lack of infrastructure facilities including marketing, lack of support from family members in running the enterprises etc. The provision of microfinance by the NGO to the women SHGs had helped the groups to achieve a measure of economic and social empowerment. It had developed a sense of leadership, organizational skill, management of various activities of a business, identifying raw materials, market and suitable diversification and modernization.

Singh, Khatkar and Sharma (2001) in their study on the “Working and Impact of Rural Self Help Groups in Hissar District of Haryana” collected data from 7 SHGs and found that the micro financing through SHGs is a better system to inculcate the habit of self-help among the rural poor. Loan facility is available for all purposes with the aid of a simple procedure with a recovery rate of 100%. The loan is used for both consumption and production. Members have been emancipated and got freedom from exploiting moneylenders. It is interesting to notice that members do not mind high interest rates as this interest goes to institution fund.

Rutherford (2002) in his study “Money Talks: Conversation with poor Households in Bangladesh About Managing Money” points out that provision of financial services to poor people need not be only

for increasing income, empowering women, or starting businesses—it may simply aim to help them “manage better what little money they already have”. Money management behaviour of 42 low income Households from Bangladesh, rural and urban slum has been studied. It was observed in the study that sample Households were using 33 varieties of financial instruments of formal, semi-formal and local informal agencies. Many of the members were found to extend lending services to their neighbours, relatives, friends and colleagues. The study suggested that poor are good and active managers of their financial resources, whatsoever may be the size. MFIs can extend flexible services to build reputation. In fact a reliable financial service would offload the anxiety of these poor and facilitate new avenues for livelihood and management of household.

Sheel, Ranjana, Krishna & Sangeeta (2002) “Towards Women’s Empowerment Role of Self-help Groups and Micro-Credit” presented a case study of the Thrift and Credit Scheme developed by NGO Shramik Bharati. An access to formal credit, training and technical help via formation of SHGs are being provided to the poor women by this NGO. A sample of 125 women was selected to discover the problems in organising the groups along with studying socio-economic impact of SHGs on rural women. It was found in the study that 60% of the women have reported that their monthly income has increased after joining SHG and professional their efficiency has also scaled up. 42.2% borrowers felt that they can run their enterprise without further assist from NGOs.

Vijayanthi (2002) “Women’s Empowerment through Self Help Groups: A Participatory Approach” has examined a community improvement project in Tamil Nadu on water and sanitation and controlling Diarrhoeal Disease in the year 1996-99 in 5 slum regions of Pulianthope in Chennai. In this study 1018 women of 45 SHGs were interviewed and the findings of the study were that 10% of the women indicated a positive result in between their know how and decision making power for community issues regarding water

and sanitation. Women were found more active in decision making related to health.

RFAS (Rural Finance Access Survey) World Bank (2002) covered 736 SHGs in the state of Andhra Pradesh and Uttar Pradesh and discovered that there is a small increase in the income levels and household assets in real terms. Major occupation of members was agriculture and lack special skills. They had not been given any skill development training to undertake nonfarm activities. Loans have been utilised for consumption and emergency requirements.

In India, Ritu, Kushawaha, and Srivastava (2003) in their work, “Socio-Economic Impact through Self Help Groups”, examined the functioning of Self-Help Groups in Kanpur Dehat District. Twenty five women from Self-Help Groups were selected as sample for the study. Ten woman members from each self-help group and ten non-members from the same village were selected as respondents, to study the impact of the self-help groups on their socio-economic status. The results show that there is relationship between the self-help groups and the socio-economic status of women.

Kabeer (2005) “Is Microfinance a Magic Bullet” for Women’s Empowerment: Analysis of findings from South Asia” has examined the empirical evidences on the impacts of microfinance over poverty reduction and empowerment of rural women. It has been revealed by the study that access to financial resources makes a vital contribution towards social and economic well-being of the poor women and their family but it no longer empower women automatically, in contrast to different developmental interventions of women education and political quotas and many others, which alter the structure noticeably and results in true empowerment. So there are no magic bullets inside the world of policy making. It also suggests that microfinance clients should be tracked for looking into their performance and tangible results of credit provisioning and MFOs (Micro Finance Organisations) and concluded that it cannot be substituted for other policies to promote economic growth, social justice and democratic

participation for the poor. Micro finance may offer a protection net as opposed to a ladder to pull them out of the poverty.

Kabeer, N (1999) in their paper set out the findings of a socio-economic impact study of PRADAN's microfinance programme carried out in Jharkhand, one of the poorest states in India. The study was carried out in Godda, Dumka and Banka districts of Jharkhand. In order to study the impact of microfinance programme 400 SHG members were compared with 104 non-members in these three districts. The major objective of the study was to find out the impact of microfinance on the capacity of the participants to meet basic needs, livelihood base, asset position, saving and debt position and women's choice and agency. The findings of the study showed that as far as basic needs were concerned, the members had reported a more favourable overall food situation in terms of adequacy and diversity of diet as compared to non-members. They had better access to clean drinking water, improved housing with more rooms and doors. Members were sending greater number of children to school along with greater gender equity. Members were engaged in own cultivation and livestock rearing and less dependent on unskilled wage labour activities. Members had higher levels of savings and lower incidence of indebtedness to high interest of money lenders as compared to non-members. As regards women's skills, knowledge and agency, members had acquired more practical skills and demonstrated greater awareness of government programme for the welfare of poor. However, there was less difference regarding participation in household decision-making. In both the groups, women made sole decisions in one-fifth of the households and a joint decision was made in about half of the households. Overall, the study showed that members were in a better position than non-members and the process of women empowerment had been initiated through the microfinance programme.

Nandini and Niti (2005) "Formation and Financing of Women Self Help Groups: A case study of Gurgaon Gramin Bank" have described the existing model of microcredit delivery used by the

Bank. The study has highlighted on the Life Cycle stages of SHGs i.e. Formation, Storming, Financing and Developing. It explored the emphasis laid by the bank to empower the women economically and provided experienced learnings for other banks to share and benefit.

United Nations (2006) a survey of bank managers in Madhya Pradesh revealed a perception that women borrowers have been more trustworthy and less of a default risk. This can work as a benchmark for launching new schemes for the improvement in status and empowerment of women.

Fernandez (2007) in his study “A Micro Finance Institution with a Difference” noticed that SHGs are not only a tool for the empowerment of poor and marginalised sectors but they have proved to be a powerful device for changing oppressive relationships in the domestic and societal settings. It has been revealed by study on “Sanghamitra a MFI working to strengthen 11000 SHGs in Mysore that not only the provision of credit but its absorption is equally crucial and the credit can be used productively if MFIs work in tandem with NGOs and other agencies to facilitate social and economic inclusion and self-reliance. Mere credit provisioning for the poor should not be the goals of these schemes but development of managerial abilities to manage savings, credit and insurance amongst members should be a part and parcel of developmental programmes. Another findings of the study include that it is important to create aggressive conditions for MFI sector in place of competing with them as competition plays a critical role in supplying best quality services to the SHG members.

MYRADA occasional papers (2007) “History and Spread of the Self Help Affinity Group Movement in India” has observed that recognition and mainstreaming of developmental initiative by Government sometimes have a double edged approach. At one hand authorities desire to promote group activities through affinity and cohesion and then again these programmes play discrimination by not offering subsidies for some castes even though the family may be poor and a member of SHG. Further specific subsidies for castes and tribes are offered which normally breaks the affinity of the group.

The author had the opportunity to meet with an SHG that had both SCs and STs as members; they had been united through a degree of affinity cutting across caste and community. The government officer offered to provide subsidies if the group took a loan. However, since the subsidy for the SCs changed into exclusive that for the STs, he asked them to break up the SHG into two groups (SCs and STs). They refused. This is a policy of Government, working against the promotion of SHG, though unwillingly but under the constitutional boundaries.

Microfinance Information Exchange, Inc. (2007) shared that women are less likely to default on their loans than men hence extending more loans to them is worthwhile. Industry data for 2006 for 704 MFIs (Micro Finance Institutions) are reaching 52 million borrowers which include MFIs using solidarity and individual lending methodology with 99.3% and 51% female clients respectively. The delinquency rate for solidarity lending was 0.9% on 30 days of credit and individual lending was 3.1%. So, women share a better reputation with the lenders in terms of repayment of their loans at the international level.

Patterson, Jamila, Linden, Eva Bierbrier and Christin *et al.*, (2008) “Empowerment of Fisherwomen of Siluvaipatti Village of Tuticorin, Southeast Coast of India” observed that Adult Education and ICT Training have identified the importance of ICT on empowerment of fisherwomen of Siluvaipati fishing village in Tuticorin district of Tamil Nadu. It was found in the survey that the literacy level in this village is good and these women are actively engaged in SHG activities and avail themselves of loans from banks to improve their livelihoods. The women were educated to read and write their names in Tamil or English, easy phrases and eventually small phrases in order to feel benefitted through ICT training.

Ramji (2009) “Financial Inclusion in Gulbarga: Finding usage in access” ascertained that SHG accounts were the foremost current savings avenue. It was discovered that a weekly or monthly basis savings is obligatory for SHG membership. Members of SHGs



admitted that compulsory nature of savings of SHGs have taught them monetary discipline that have procured regular savings and possession of assets for the below poverty line families. One additional fact was also discovered in this study was that each account opened by SHG was within the name of their female offspring.

Venkataramany and Bhasin (2009) this study titled “Path to Financial Inclusion: The Success of Self Help Groups- Bank Linkage Program in India” centered on the success of the linkage between industrial banks and SHGs. The SHGs comprising predominantly women groups facilitate in the social cause of alleviation of poverty, expanded sustainability, reduction of vulnerability, improvement of skills building and facilitate the weaker sections in building assets. The study further revealed that more than 90% of SHGs were women ruled hence, a way ahead to women emancipation. Other findings of the study were that public sector regional rural banks supply 80% and 90% of credit facilities to the SHGs, and SHGs have served 60 million folks below poverty line and the success of SHGs would cause a robust community development making certain wipeout of social evils from the surroundings.

Prasanthi and Padma (2010) “SHGs and Women Empowerment: What Colour and What Form” determined that today SHG has become an important component of all development programmes. Previously co-operative establishments evolved as “Self Help” among common interest group. But gradually SHGs emerged as establishment for thrift and credit. Though SHGs is not outlined as a women’s cluster which started with women coming together to access and repay loans as a collective. Currently SHGs have become a synonym for women’s collectives in Andhra Pradesh. This paper explores the emergence of the SHG as an idea and observes that co-operatives are not a sensible model for providing credit services to the agricultural poor particularly women and critically examines the concept of associations promoted by Mahila Samakhya programme of Government of India.

Thakral, Verma; Uppal, Nitima; Chawla, & Esha (2010), “Empowerment of Women through Micro Finance: A Boon for Development of Economy” had opined that microfinance is rising as a robust instrument for poverty alleviation within the new economy and in India the microfinance is dominated by the SHG-Bank Linkage programme and is considered as an economical mechanism for providing monetary services to the ‘unreached poor’ that has been successful not solely in meeting monetary wants of the rural women but also strengthen collective self-help capacities of the poor, leading to the empowerment. Fast growth of SHG formation has currently converted into a movement of empowerment among women across the country. This paper has emphasised on the impact of micro finance on poverty alleviation and socio economic empowerment of rural women and suggests measures to increase women empowerment.

Tripathy and Padhi (2011) “Socio-Economic conditions of Self-help Groups: A Study on Litimunda Village of Sambalpur District” represents SHG as a unique approach to financial intermediation in India. This study has been conducted on 275 members from different SHGs in Litimunda village of Sambalpur District. The changes in the values and mindset of the members of the SHGs are a clear manifestation of socio –economic empowerment yielding quicker results. It combines low-cost financial offering with a method of self-control and improvement for the women who are SHG members. SHGs are seen to confer many benefits both economic and social. SHGs can also be community platforms through which women become active in village affairs, stand for local election or take action to deal with social and community issues like – abuse of women, alcohol, the dowry system, the schools and water supply. This study has been conducted on 275 members from different SHGs in Litimunda village of Sambalpur District. The modifications in the values and mindset of the members of the SHGs are a clear manifestation of socio –economic empowerment yielding quicker results.

Mehta, Mishra and Singh (2011) studied the “Role of SHGs in Socio-Economic Change of Vulnerable Poor of Jammu Region”. As per the study SHGs movement comes from the people’s preference to satisfy their wants and determine destinies through the principle ‘By the People, For the People and Of the People’. Sample SHGs were chosen from the ones promoted by Gramudyog Hastkala Kendra, an NGO operating for the promotion of SHGs in Kathua District of Jammu region. 10 SHGs consisting 162 members have been studied for group profile. The findings of the study suggest that SHG-Bank Linkage Program has substantially improved the access to financial services for the rural poor and has sizeable positive impact on the socio economic conditions and the reduction of poverty of SHG members and their families.

The SHGs have contributed to changes in economic conditions, social status, decision making and increases women participation in outdoor activities. SHGs not only change the outer form of a community or a society but also the social institutions in addition to ideas of the people living in the society.

Anuradha (2012) “An Empirical Study on Socio-Economic Empowerment through Self Help Groups”. SHGs had been recognised as a most dominant approach to address poverty. Moreover, SHGs is a popular grassroots technique to eliminate poverty by advancing the socio-economic interests of the weaker sections, non-bankable and neglected segments of the society. In this empirical study the success with which the SHG model had been able to reach women has been analysed and assesses the socio economic changes in women resulting in the socio-economic empowerment of women. This study was conducted on 205 SHG members. Socio-economic factors like-ability to influence or make decisions, increased self-confidence, better status and role in family and many others have been checked on a Likert type Scale and Co-efficient of reliability was found at 0.83. The effect of SHGs is invoking positive orientation amongst the rural women and making them socially and economically empowered and

has been instrumental towards accomplishing inclusive growth of the Indian economic system.

Sarmah and Nath (2012) “Constraints of Women’s Empowerment through Self Help Groups: A Case Study in Lakhimpur District of Assam”. A survey was conducted in Lakhimpur District of Assam wherein 200 SHGs members were taken as a sample for the study. It has explored various socio-economic and institutional constraints related to women empowerment of different social groups under SHGs and suggested measures to overcome these constraints.

Sharma, Roy and Chakravorty (2012) “Potential of Self Help Groups as an Entrepreneur: A Case Study from Uttar Dinajpur District of West Bengal” assessed that SHGs are becoming one of the essential means for the empowerment of poor women in almost all developing countries including India. The study was performed to examine the functioning and entrepreneurial activities of members of various SHGs. 25 SHGs and 300 women members were selected for the study. It was found that after skill acquisition majority of SHGs had started their work from group savings and a few had taken subsidised loan from banks. Profits is shared equally by the members of SHG. All of the respondents were found to have very low degree skills prior to different training and a medium change in knowledge, skill and attitude was observed after training.

Batra (2012) In his study on” Management and Governance of SHG in Rural areas” 90 SHGs have been covered over the 3 sample districts in Haryana and identified the problems concerning management and governance of SHGs like irregularity in meetings, low level of competencies and knowledge, absence of larger goals and absence of training. There are problems on part of banks for being not able to understand and accommodate the needs of SHGs in Haryana. To empower women and to reduce vulnerability, literacy could be very essential.

Kshatriya and Mitra (2013) “Women: The Harbinger of Sustainable Development” have identified women as potential drivers of growth as United Nations estimates that 70% of human beings

residing on mere less than a dollar per day are women. Empowerment will assist women to take control of their lives. It is going to impart strength in them for use in their own lives, their communities or society in present and of future generation. Social, Economic and Environment development are the principle additives of sustainable development which may be attained through recognition of the needs of everyone. So it is far important to conceptualise women's empowerment and gender equality as a component of this process and not social development singularly. Women play a vital role in environmental management and development. Their full participation is consequently crucial to attain sustainable development. As a client women tend to be more sustainable consumers. The major findings of the study were – though women account for over one half of the potential talent base throughout the world, as a group they were marginalised and their social, economic and environmental contribution by and large unrealised. So realisation of female contribution to fulfill needs of future generations, men and women alike, is expected to work wonders for sustainable development.

Kumar (2013) “Illusion of Women Empowerment” a case study of 121 clients selected from 2 villages of Tamil Nadu seeks solution to “Are women micro finance clients empowered?” Important findings of the study include that although women have witnessed an increase in income and consumption but they have got little control over resources and assets and do not participate in major household decisions as a matter of societal hierarchy. They have a significant bearing on decisions of their children. Lack of entrepreneurial capabilities and risk taking capacities have been found as the real bottlenecks hampering the empowerment of these women.

Das and Boruah (2013) “Micro Finance through SHGs: A Tool for Socio-economic Development of Rural Assam” have studied the role of Micro Finance and Self-Help Groups (SHGs) for the socio-economic development of poor people in Lakhimpur and Dhemaji district of Assam. Data was collected from 500 respondents and it was found that after joining Self Help Groups the poor people

particularly the women have not only increased their income but also improve their living standard by performing numerous economic activities independently. It was also revealed that Self Help Groups had been playing a crucial role in socio-economic development and performing their savings and credit function with the help of Rural Financial Institutions.

Sehrawat (2015) in her paper titled “Role of Self-Help Groups through micro finance for poverty alleviation in India” has analysed the role of SHGs and impact of micro finance in poverty alleviation. It has been concluded that lending to poor through microcredit is not the end of the problem but the beginning of a new battle. Micro finance can create miracle in poverty alleviation if bundled with capacity building programmes as absence of special skills result in utilisation of microcredit in consumption and procurement of non-productive assets.

Kaur and Bist (2015) “Micro finance through self-help groups: A step towards rural development” examined the utility of microcredit for rural people in Himachal Pradesh (covering all twelve districts) in terms of women SHGs, their membership, savings and credit disbursed by the banks. Study concluded that there has been an increasing trend towards formation of SHGs with maximum membership in Kangra district and minimum in Lahaul-Spiti. Savings of women SHGs have also increased from ₹ 620.18 Lakh in 2006-07 to ₹950.52Lakh in 2011-12.

### **Studies on Marketing Issues of SHGs**

Researchers have reviewed few studies specifically focusing on marketing issues of SHGs which have been discussed in below.

Study conducted by Datar and Prakash (2004) found throughout the country SHGs are successful in covering non-bankable credit needs but not so in income generating activities. Majority of the women do not have the cultural moorings to become entrepreneurs; they lack requisite skills, infrastructural facilities and finance. Trainings are inadequate and there is no linkage between training

and credit or credit and marketing. There is no integration with local economy as there is little demand for such products.

Purushotham, P. (2004) in his research, “Marketing support to the SHGs”, highlighted that most of the SHG members living in region of high poverty, scanty resources and underdeveloped infrastructure find it difficult to identify and promote viable micro-enterprise because of several constraints i.e. selection of key activities was not based on market appraisal. He concluded that policy makers should redesign their intervention in terms of identifying markets, developing products, building up an appropriate market channel, equipping the SHG members with the skills of market appraisal and two marketing strategy i.e. market penetration and market creation should be followed for identifying the self-employment potential.

SHGs need to explore the new market. But exploring new markets with existing products or products with new design for new areas would depend on the age, experience and resources. Women must learn to adjust certain practical problems that marketing entail. The marketing activities of the SHGs are far below from the new standards as set by globalization. They are found to be engaged only in direct marketing. Marketing is a social and managerial process by which individuals and groups to obtain what they need and want through creating and exchanging products and value with others (Kotler, 2009 & others).

According to Kumar, Project Officer, District Rural Development Agency (DRDA) of Tiruchirapalli district of Tamil Nadu (2011), awareness on the products should be created among people through efficient marketing strategies. While inaugurating the workshop on marketing the products made by the women SHGs, organised by the Tamil Nadu Corporation for Development of Women and Tiruchi District Supply and Marketing Society at Poomalai commercial campus he stated that “though a large number of women SHGs in the district were engaged in making handicraft items, soaps, jute backs, jewellery, paintings, textile designs, incense sticks, and brick making, they are unable to market their products effectively”.

Study Conducted by Udaykumari & Gandhi (2013), “Marketing Strategies of Women Self Help Groups” found that the marketing activities of the SHGs are not up to the mark as per standards set by globalization. They sell their products through direct marketing at local level. They cannot think of mass production and massive marketing globally. The packing of the finished products does not attract the mass as other manufactured products do. The SHGs even not capable to engage in advertising their products. They target only known markets and customers. This study also stated that banks which provide credit linkage to SHGs sometimes have taken initiatives to market the products through various trade fairs, exhibitions etc. These stalls found to be effective to fetch good orders from nearby cities and towns. Some shopping malls also placed orders with the SHGs and display the products in their shops. Even in some cases NGOs also make arrangement to make exhibition and sell the SHGs products.

Dhull (2015) “Micro-finance: A tool for poverty reduction” has elaborated micro finance as an emerging powerful instrument for poverty alleviation in the new economy. It is not only directly linked with poverty reduction but has an indirect link to address the issues of health, education and gender equality. A shift from a minimalist approach to an integrated approach to poverty alleviation through provisions of enterprise development services like marketing infrastructure, introduction of technology and design development is expected from micro credit providers.

Dutta (2018) mentioned in his study on marketing of rural jute diversified products stated that the SHG can minimize the economic dependency through jute diversified products and provide economic as well as social empowerment to the women folk But acute poverty, lack of education and guidance sometimes compelled them to meet the basic necessities of day-to-day life and in turn the members confused and lack motivation or diverted themselves from the core issues. Marketing is one of the major issues that need to be rectified also.



Sucharita & Bishnoi (2019) conducted study on marketing strategy of the SHGs in Ranapur block of Odisha. The findings of the study revealed that majority of the SHG members were marketing their products in local shops and they used polythene bags to pack their products and there was absence of branding and labelling. They didn't prefer to pay extra cost or labour to promote their products. The marketing strategy of majority of the SHGs was found to be very average. In few cases middlemen are involved to sell their products. They suggested that if the marketing activities of the SHGs can meet the new standards and SHGs move for mass production then they can try for marketing their products at national level. On the other hand the broader marketing strategy would ultimately show a huge impact in enhancing their production capabilities which would help in improving the quality of the product.

The above studies cover almost two decades, and it also covered most of the corners of the country. Studies presented success as well challenges of the SHGs and its found that marketing of SHGs products and their proper economic value is one of the major challenge. These studies have also shown that there is much opportunity of the development of rural as well as women life through the SHGs, if the products are properly marketed as there are demands of these products are found. Various inactivates taken by government departments like Bank, DRDA, and other institutions taken to arrange workshop to generate awareness and impart training on marketing issues. NGOs are also contributing to promote the SHGs' products. However, no specific strategies or challenges were represented as well as suggestions are found in the above studies and the present study is going to find out answers to bridge the existing gaps.

## **Research Methodology**

The previous chapter has given an overview on relevant literature. This chapter provides details regarding the Methodology that has been adopted to carry out the present study. Methodology is a phenomenon of study under which we seek answers of the particular study. It encompasses the scope and importance of the study, specific

objectives, research design, sources of data, construction of tools, sampling, process of data collection, and nature of analysis and so on.

The study is basically based on primary data. The primary data has been collected through interview schedule and several structured and unstructured personal interviews were also conducted to elicit fast-hand information with the theme of the research work. The whole analysis for this present study depends solely on primary sources.

However, secondary data is collected through various sources like journals, books, manuals and reports of the state concerned literatures. The collected data is analyzed with the help of various statistical tools, charts, diagrams and graphical representations.

### **Scope and Importance**

The SHGs in the Cachar district of Assam proved successfully not only improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. A good number of women SHGs (WSHGs) have been formed in this district and its increasing day by day. Women have been able to improve their own economic and social conditions after becoming the member of SHGs. Along with these it is also hoped that the Government as well as the NGO should take proper care to strengthen the hands of these women and stabilize the institution. Since women took a prominent role in economic development of a nation, therefore, participation in economic activities increases, which brought them, economic independence. This economic independence release women from the bondage of depending on others especially their husbands, parents, in-laws etc. for their daily requirements. This fact can be realized only by the development of women SHGs.

The significance of the present study is the identification of the marketing area where SHGs are reportedly failing and suffering even after making good products. From various studies and reports

(Dutta..) it has found that SHGs of this district are facing different problems in the marketing of products produced by them are-

- (a) Lack of sufficient order.
- (b) No brand name.
- (c) Lack of linkages between the producers (SHGs) and customers.
- (d) Lack of permanent market
- (e) Unattractive packing style
- f) Not much exhibition or *mela*

Keeping these in mind the present study has undertaken with the following objectives.

### **Objectives of the Study**

- (1) To know the socio economic condition of Self Help Group (SHGs) members
- (2) To find out the resources and support received by SHGs
- (3) To study the existing marketing system and different agencies for marketing SHGs products.
- (4) To understand the challenges and problems faced by SHG members.
- (5) To identify the appropriate mechanisms for improving the marketing strategy

### ***Universe of the Study***

The present study was undertaken in Cachar district of Assam. Cachar district is of 37861.1 Sq Km bounded on the North by Borail and Jayantia Hill ranges , on the South by the state of Mizoram , on the East by Manipur and on the West by sister districts of Karimganj and Hailakandi and also Bangladesh. The total population of this district is 12, 15,385 out of which mostly live (10, 96,161) are in rural areas. This district is considered as remote and rural women living in this district are not aware of marketing opportunities and conditions after involving in the SHGs. It has found that they are actively engaged in SHGs but due to lack of selling and promotion of their products the development options are very limited and many

SHGs also became dysfunctional. Therefore, it is very difficult to have a better livelihood in the part of these rural women.

TARGET GROUP: Women Self Help Group (WSHGs) members of Cachar district.

## **Research Design**

### ***Sampling & Sample Size***

30 SHGs of Cachar district who are working successfully for 5 years or more is considered for this project and has chosen purposively. From each SHG 4 members including president, secretary is selected. The total sample size is 120 SHG members (30X4). There are about 2000 SHGs registered in Cachar district, however, a large number are non-functional. In this study we cover those SHGs that have been functioning more than five years successfully. Such SHGs are found to be around 220. Out of this 220, 30 SHGs have been selected as per convenience with the help of DRDA functionaries of this district..

### ***Tools***

For this study the investigator has developed interview schedule and interview guide based on the objectives of the study to get in-depth information and address the details issues of the study.

### ***Methods and Tolls of Data Collection***

In this study, exploratory research design is adopted. A suitable designated scale is developed by the investigator to adopt the statistical technique available for interpretation of data for the purpose of fulfilling the objectives of the study. The data processing is done through the MS Excel. Using the structured interview schedule, the primary data were collected from the selected SHGs and all relevant secondary data were collected from literature, books, journals, articles, magazines, and websites in concerned field.

### ***Collection of Data***

Data is collected in the various villages of Cachar district for a period of two months (October-November 2020). The researcher used interview schedule for the collecting data from SHG members.

### ***Data Processing and Interpretation***

The collected data was processed through coding master chart, tabulation. Findings of the study have been presented through the use of different graphs, chart and so on.

### ***Methods and Tolls of Data Collection***

In this study, both qualitative and quantitative method was applied. The structured Interview schedule and focus group discussion were used as base tools for data collection for this study. Using the structured interview schedule, the primary data were collected from the selected SHGs with regard to their homogeneity, socio-economic conditions, financial issues, marketing scope and opportunity, government and NGOs supports, and participation in meetings and so on. Besides this all relevant secondary data were collected from literature, books, journals, articles, magazines, websites in concerned field and key informants from various Government officials and also from the records of State Bank of India, local head office, Silchar and NABARD, Guwahati.

### ***Construction of Tools and Pre-Test***

The variables used in the study have been identified during the discussions with the district officials of Cachar district, Bank personnel and Panchayat members and NGOs who were responsible for the running and development of SHGs in this district. The variables identified for this study were drafted. The schedule for the members of the SHGs was pre-tested with the help of 15 members (excluding the selected samples) In the light of their comments the interview schedules were further modified and finalized.

### ***Field Work and Collection of Data***

The researchers themselves and two field investigators herself with the help of the panchayat members carried out fieldwork for this study. It was undertaken for atwo months between October and November 2020. Investigators used one interview schedule and one interview guide for the collecting data from SHG members.

### ***Data Processing and Interpretation***

The collected data was processed through coding master chart, tabulation and other statistical techniques especially through SPSS. The quantitative data has been presented in the form of simple tables as well as cross tables, charts and graphs. Findings of the study have been presented through the use of different graphs, chart and so on.

## **Operational Definition of the Key Term**

### ***SHGs***

A self-help group is a small group formed by 10-20 members for meeting the specific objectives particularly credit which are mostly informal in nature constituted mainly for economic and social development. The most common need of these groups relate to meeting their emergent economic needs without depending on any help from outside.

### ***Empowerment***

It is a process of giving power and creating power within. It is multi-dimensional process which enables individual and groups to realize their full identity and powers in all spheres of life. It means giving legal and moral power to an individual in all spheres of life, economic, social, political, psychological religious and spiritual, which are essential for the survival and over all development of mankind.

### ***Socio-Economic Condition***

Here socio-economic condition includes the respondents income, expenditure, education housing condition and cordially with the

family members. It also includes the payment or expenses for the family burden.

### ***Rural***

The rural is essentially means an area, which is characterized non-urban style of life, occupation structures, social organizations and settlement pattern. Rural is essentially agriculture; its settlement system consist of villages or homesteads; socially it cannot greater interdependence among people, more deeply rooted community life and a slow moving rhythm of life built around nature and natural phenomenon and occupationally it is highly dependent on crop farming, animal husbandries, tree crops and related activities in this study. Here in this study which areas under the jurisdiction of PRIs of the district are considered as rural.

### ***Marketing***

Marketing is the process of promoting and selling of products or services, including market research and advertising. Here the system, process or mechanisms that exist for the promotion and selling of products of WSHGs are considered as marketing.

## **Data Interpretation and Analysis**

### ***A. Socio Economic Condition Of Self-Help Group (SHG) Members:***

Socio-economic status is an important factor to understand the issues, challenges, and prospects of an individual or group or community. In know more about SHG members, the study of socio-economic factors is key concern. In follows the socio-economic conditions of SHG members are mentioned:

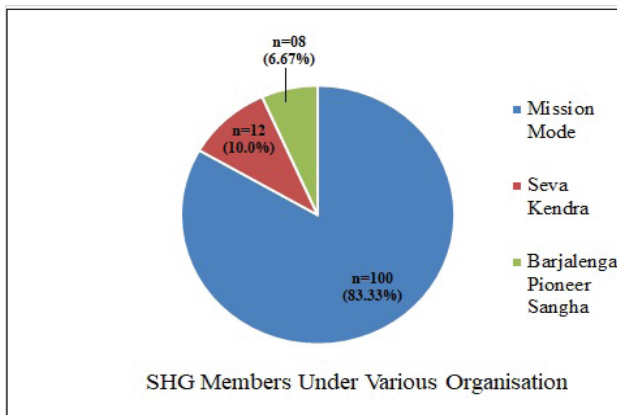
**Age:** There is no maximum age limit for becoming members in the SHGs. But the minimum age limit is 18.

**Table 1:** Age Group Distribution of the Respondent

Age group of the Respondent	No. of Respondent	Percentage (%)
Upto 30 years	10	8.33%
31 – 40 years	74	61.67%
41 – 50 years	35	29.17%
More than 50 years	01	0.83%
Grand Total	120	100%

The above table (table 1) shows the age group distribution of the respondents. Majority of the respondents (n=74; 61.67%) were belonged to age group of 31 – 40 years followed by age group of 41 – 50 years (n=35; 29.17%), upto 30 years (n=10; 8.33%), and only one respondent's age was more than 50 years (n=01; 0.83%). Minimum and maximum age of the respondent was respectively 27 years and 51 years. Average age was 37.18 years.

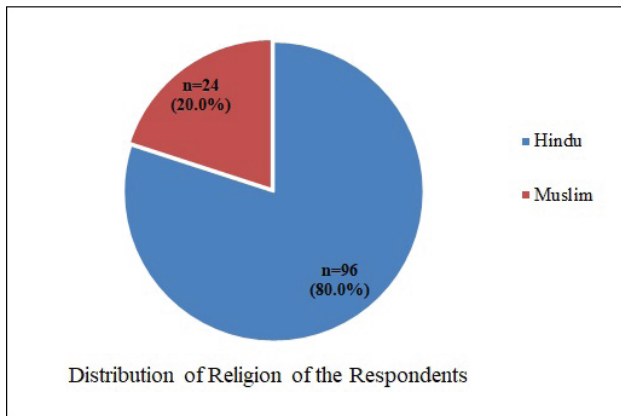
**NGO:** NGO plays an important role for formation and nurturing of SHGs. NGO are the bridge between SHGs and Bank. But it is not always that SHGs will have to under NGO. They can be directly guided by Government schemes also like SwarnaJayanti Gram SwarojgarYojana, ASRLM etc and here also it is observed that majority of SHGs are under the guidance of Mission Mood i.e., ASRLM.

**Diagram 1:** SHG Members under various organisations



The above diagram (diagram 1) shows that majority of respondents (n=100; 83.33%) were under Mission Mood (ASRLM) followed by Seva Kendra (n=12; 10.0%), and Barjalenga Pioneer Sangha (n=08; 6.67%).

**Religion:-** Though religion do not play much role in the SHGs as in one group there are mixed religion also there as their man motto is to develop income generating activities. All the members are found to be belonging to two different religions, which are Hindu and Muslim. In below the diagram shows the distribution of SHG members according to their religion.



**Diagram 2:** Distribution of Religion of the Respondents

The above diagram (diagram 2) shows that majority of the respondents (n=96; 80.0%) were Hindus by their religion status followed by Muslims (n=24; 20.0%).

**Caste:-** Traditionally there has been a monopoly of the high caste people and big land lords. But today it is no longer. Women belonging to any community can become members of the SHGs. They all work together for their social and economic development. The following table shows the distribution of the SHG members on the basis of caste.

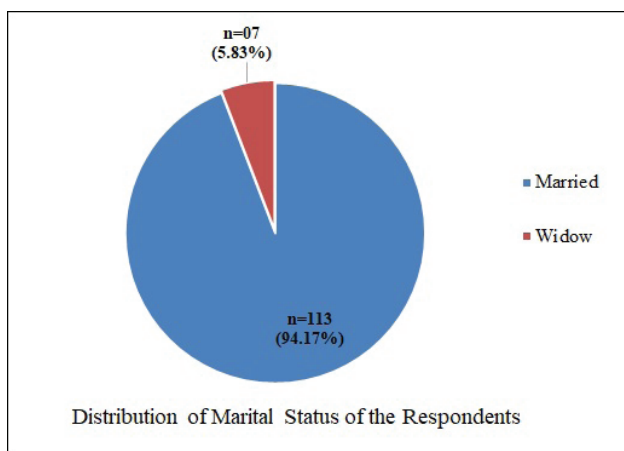
**Table 2:** Distribution of Caste of the SHG members

Caste of the Respondents	No. of Respondents	Percentage (%)
General	14	11.67%
Scheduled Caste (SC)	46	38.33%
Scheduled Tribe (ST)	04	3.33%
Other Backward Caste (OBC)	56	46.67%
Grand Total	120	100%

The above table (table 2) shows that most of the SHG members (n=56; 46.67%) were belongs to OBC followed by SCs (n=46; 38.33%), general category (n=14; 11.67%), and STs (n=04; 3.33%).

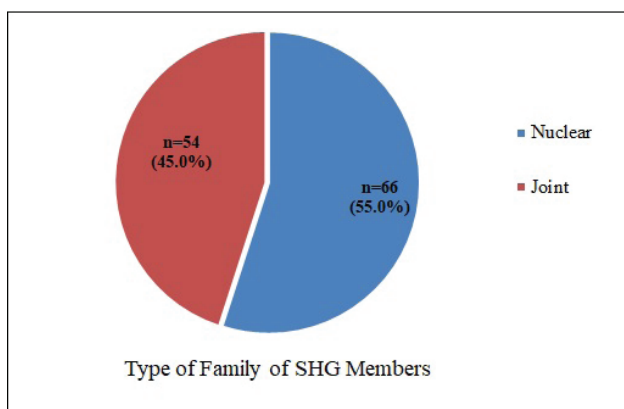
Overall data reflected that OBC members (46.67%) were more in number than compared to other caste categories.

**Marital Status:-** The members were found in two categories of their marital status as distributed in the below chart -

**Diagram 3:** Marital status of the SHG members

The above diagram (diagram 3) shows that majority of respondents (n=113; 94.17%) were married by their marital status followed by widow SHG members (n=07; 5.83%). Under this study, no unmarried SHG members were found. So, the importance of the diagram is that married people were in majority among SHG members.

**Type of Family:-** In the present study the members were found to be from nuclear family and joint family. Where one couple i.e., husband – wife and their children were living, considered as nuclear family and besides husband –wife and their children, parents, other siblings were living together considered as joint family. The family wise distribution of the members has been shown in the diagram noted below.



**Diagram 4:** Type of the Family of SHG members

The above diagram (diagram 4) reveals that majority of the respondents (n=66; 55.0%) were belonged to nuclear family followed by 54 SHG members (45.0%) who belongs to the joint family. According to the diagram, majority of the members belonged to the nuclear family.

**Number of Family Members:-** The following table illustrates the total number of family members.

**Table 3:** Number of Family Members of Respondents

Existing Number of Family Members	No. of Respondents	Percentage (%)
Upto 5 family members	60	50.00%
6 – 10 family members	58	48.33%
More than 10 members	02	1.67%
Grand Total	120	100%

The above table (table 3) shows that half of the respondents (n=60; 50.0%) had family members upto 5 followed by 6 – 10 family members (n=58; 48.33%), and only two respondents stated that they had more than 10 members in their family (n=02; 1.67%). Diagram 8 shows that out of 120 members of SHGs, 60 (50%) has 0 to 5 members, 58(48.33%) has 5 to 10 members and 2(1.67%) has more than 10 members in their house.

**Number of Children:-** The following table illustrates the total number of children in the family of respondents.

**Table 4:** Number of Children in the Household

Number of Children in the Household	No. of Respondents	Percentage (%)
Upto 2 children	52	43.33%
3 – 5 children	68	56.67%
Grand Total	120	100%

The above table (table 4) shows that majority of the SHG members (n=68; 56.67%) had 3 – 5 children in their household followed by 52 SHG members (43.33%) who stated upto 2 children in their household.

**Education of the Respondents:-** Education has an important place in Indian rural society and it is one of the most important means of empowering women with the knowledge, skills and self-confidence. The more the people of a nation are educated, the more the nation tends to progress in the right direction.

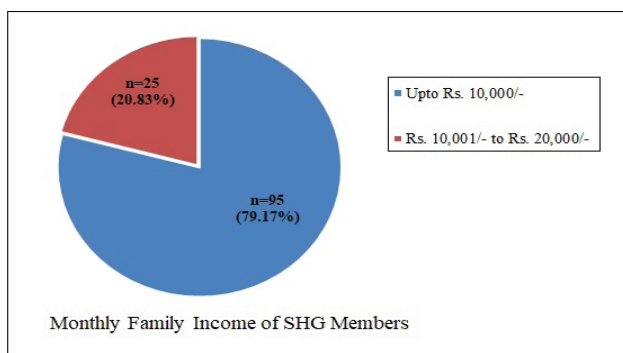
**Table 5:** Educational Qualification of the Respondent

Educational Qualification	No. of Respondents	Percentage (%)
Illiterate	05	4.17%
Class 1 to class 5	20	16.67%
Class 6 to class 10	90	75.00%
Class 10 to graduation	05	4.17%
Grand Total	120	100%

The above table (table 5) reveals that, out of total 120 respondents, 5 (4.17%) of them were found illiterate, 20 (16.67%) respondents had their education in between class 1 to 5, 90 (75.00%) of them had their

education in between class 6 to 10 and only 5 (4.17%) of them had their education over class 10. Therefore, it can be said that majority of SHG members were studied in between class 5 to 10.

**Monthly Income:-** Here monthly income means the sole earning of the SHG members and also family's income combined together.



**Diagram 5:** Distribution of Monthly Family Income of the SHG Members

The above diagram (diagram 5) shows that majority of respondents (n=95; 79.17%) had monthly family income of ₹ 10,000/- and 25 (20.83%) respondents earned ₹ 10,001/- to ₹ 20,000/-.

### Education wise Income of SHG Members

**Table 6:** Distribution of Income and Educational Status of SHG members

Educational Qualification	Income in ₹				Total (%)
	Upto ₹ 5000/- (%)	₹ 5001/- to ₹ 10,000/- (%)	₹ 10,001/- to ₹ 15,000/- (%)	₹ 15,001/- and more (%)	
Illiterate	04 (80.00%)	01 (20.00%)	-	-	05 (100%)
Class I -V	08 (40.00%)	10 (50.00%)	01 (5.00%)	01 (5.00%)	20 (100%)
Class VI - X	29 (32.22%)	41 (45.56%)	18 (20.00%)	02 (2.22%)	90 (100%)
Over class X	-	01 (20.00%)	03 (60.00%)	01 (20.00%)	05 (100%)
Grand Total	41 (34.17%)	53 (44.17%)	22 (18.33%)	04 (3.33%)	120 (100%)

The above table (table 6) shows the education wise distribution of income of the SHG members. Among illiterate, majority of them (n=04; 80.00%) were earning ₹ upto 5000/- per month followed by ₹ 5001/- to ₹ 10,000/-. Those who studied upto class I – V, half of them (n=10; 50.00%) were earning ₹ 5001/- to ₹ 10,000/- followed by ₹ upto 5000/- (n=08; 40.00%), ₹ 10,001/- to ₹ 15000/- (n=01; 5.00%), and ₹ 15,001 and more (n=01; 5.00%). Those who studied upto class VI – X, most of them (n=41; 45.56%) were earning ₹ 5001/- to ₹ 10,000/- followed by ₹ upto 5000/- (n=29; 32.22%), ₹ 10,001/- to ₹ 15000/- (n=18; 20.00%), and ₹ 15,001 and more (n=02; 2.22%). Those who studied over class X, majority of them (n=03; 60.00%) were earning ₹ 10,001/- to ₹ 15000/- followed by ₹ 15,001 and more (n=01; 20.00%) and ₹ 5001/- to ₹ 10,000/- (n=01; 20.00%). Overall, it has seen that 78.34% (34.17% + 44.17%) of SHG members were earning upto ₹ 10,000/- per month.

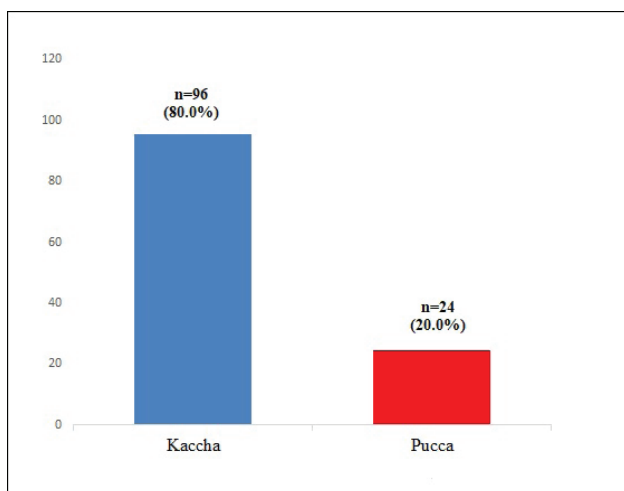
**Pattern of House:-** The following table shows the housing status of the respondents.

**Table 7:** Pattern of house of the respondents

Pattern of House	No. of Respondents	Percentage (%)
Own house	115	95.83%
Rented house	05	4.17%
Grand Total	120	100%

The above table (table 7) shows that majority of respondents (n=115; 95.83%) had their own house for living followed by respondents who lives in rented house (n=05; 4.17%).

**Type of House:-** The following diagram (diagram 6) shows that majority of the respondents (n=96; 80.0%) had pucca houses followed by kaccha houses (n=05; 4.17%).



**Diagram 6:** Type of houses of SHG members

**Availability of Electricity and Toilet:-** In rural areas, many people are not having electricity facilities. Poor sanitation results in the spreading of different types of diseases among the people. Therefore, the individuals and local government authorities like corporations, municipalities and panchayat pay special attention to the provision of sanitary facilities to the people. The banks grant loan to the people for construction of toilets. The improvement in sanitation by availing of the existing facilities and creation of new facilities is due to the awareness created by the SHGs among the members. The following diagram depicts the electricity situation and toilet facilities of the SHG members.

**Table 8:** Distribution of electricity and toilet facilities available to the SHG households

Electricity & toilet facilities	No. of Respondents	Percentage (%)
Yes	28	23.33%
No	92	76.67%
Total	120	100%

The above table (table 8) reflects that 92 (76.67%) respondents had no electricity and toilet facilities at their household and only 28 (23.33%) members had electricity and toilet facilities in their houses.

**Type of Occupation:-** Occupation is not only necessary for an individual's livelihood, but it is also important for his social status and conditions. It is the source of income of the people and plays an important role in establishing her amount of income. In the table (table 8) mentioned below has been distributed the occupation of the members of Self-Help Group.

**Table 9:** Occupation of the Respondents

Types of occupation	No. of Respondents	Percentage (%)
Weaving	10	8.33%
Pickle making	12	10.00%
Loan givers	20	16.67%
Agriculture	16	13.33%
Fishery	16	13.33%
Tailoring	24	20.00%
Animal husbandry	04	3.33%
Handloom	04	3.33%
Flattened rice making	04	3.33%
Craft making	10	8.33%
Total	120	100%

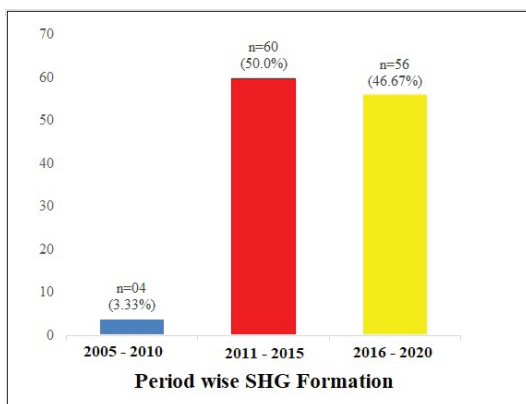
The above table (table 9) shows the occupation of the SHG members. Most of the respondents (n=24; 20.0%) were in tailoring profession followed by loan givers with interest to the small entrepreneurs (n=20; 16.67%), agricultural field (n=16; 13.33%), fishery (n=16; 13.33%), pickle making (n=12; 10.0%), weaving (n=10; 8.33%), animal husbandry (n=04; 3.33%), handloom (n=04; 3.33%), flattened rice making (n=04; 3.33%), and craft making (n=04; 3.33%).

### ***B. Resources and Support Received By SHGs:***

**Year of SHG Formation:-** As per the norms of the NABARD and the Reserve Bank of India, the SHGs that matured enough in terms of regularity in conducting meetings, mobilizing savings and



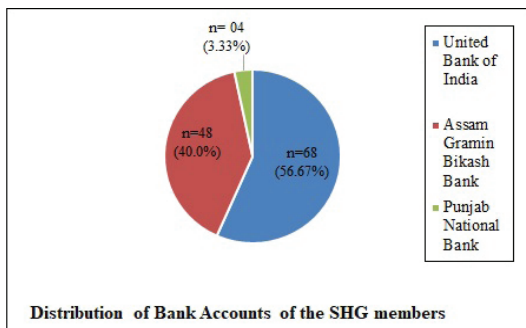
disbursement of loans for consumption requirements were to be rated and linked with banks.



**Diagram 7:** Period wise SHG formation

The above diagram (diagram 7) shows that in 2005 – 2010 only 4 (3.33%) SHGs were formed, 60 (50%) SHGs were formed in the year 2011 to 2015 and 56 (46.67%) SHGs were formed in the year 2016 – 2020.

**Bank’s Name:-** Having bank account is mandatory for every member of SHGs. It is needed for the members to take loan and during repayment time also it is required. For that purpose, each member opens a Bank account after forming the group.



**Diagram 8:** Bank Account of SHG members

The above diagram (diagram 8) shows that majority of 68 (56.67%) SHG members had their account in United Bank of India (UBI) followed by Assam Grameen Vikash Bank (n=48; 40.0%) and account in Punjab National Bank (n=04; 3.33%).

**Total Members:-** SHG should comprise of 10 to 20 homogenous members. The Following diagram will clear the perception about the total number of members in the SHGs.

**Table 10:** Distribution of the total members in the SHG

Total number of members in SHG	No. of Respondents	Percentage (%)
Upto 10 members	84	70.00%
11 to 20 members	36	30.00%
Grand Total	120	100%

The above table (table 10) shows that majority of SHGs (n=84; 70.0%) were formed with 10 members followed by 11 – 20 members (n=36; 30.0%).

**Change of Members:-** It is obvious that there will be some changes of members in case of marriage, house change and it leads to sometimes increase or decrease the number of memberships in the groups.

**Table 11:** Change of SHG members

Change of members	No. of Respondents	Percentage (%)
Members increased	52	43.33%
Members decreased	52	43.33%
No change in members	16	13.33%
Grand Total	120	100%

The above table (table 11) shows the change of members where 52 (43.33%) respondents stated that members were increased and at the same time another 43.33% (52) of respondents expressed that members were decreased. More than 13.0% (n=16; 13.33%) of respondents stated that there was no change among members.

**Change in Activities:-** As it is not fix for a member to be remain in the group for whole life so with the changing of members there is some changes in the activity also. Even same members also change

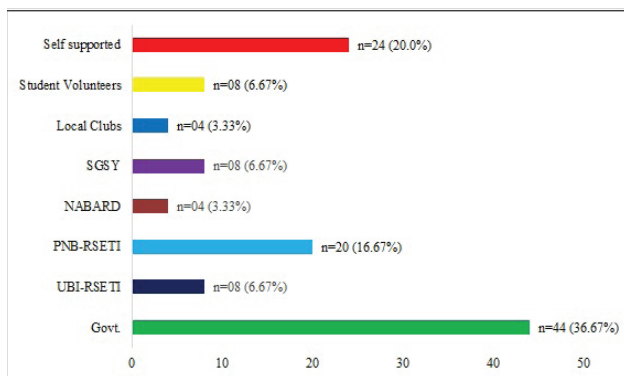
their activities for better economic development and some people remain in the same activities.

**Table 12:** Change in the activities

Change in the activities	No. of Respondents	Percentage (%)
Yes	92	76.67%
No	28	23.33%
Grand Total	120	100%

The above table (table 12) shows that out of 120 members, 92(76.67%) of them responded that there were changes in the activities and 28(23.33%) of SHG members responded that there were no changes in the activities in the groups.

**Support of NGO/GO/any Other:-** Rural poor arte incapacitated due to various reason and that's why Govt. has taken lots of initiatives to uplift the poor people. There are good numbers of NGOs are also there to make the poor people economically develop through formation of SHGs. The following table will list out the number of members who got support from Govt. or NGOs for forming and monitoring of SHGs



**Diagram 9:** Support of NGO/Govt./any other

The above diagram (diagram 9) depicted that, most of the respondents (n=44; 36.67%) received support from government followed by self support (n=24; 20.0%), PNB-RSETI (n=20; 16.67%), student volunteer (n=08; 6.67%), UBI-RSETI (n=08;

6.67%), SGSY (n=08; 6.67%), NABARD (n=04; 3.33%), and local clubs (n=04; 3.33%).

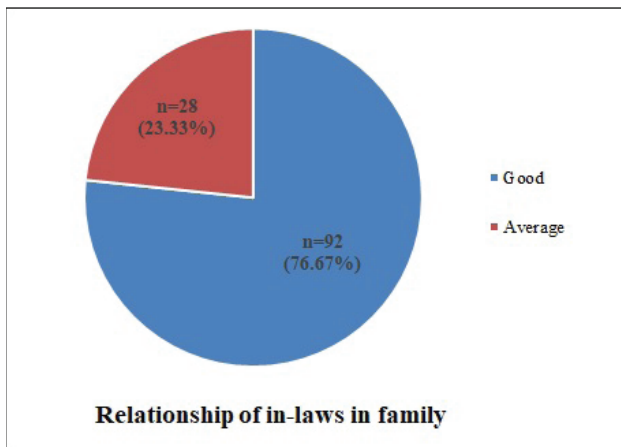
**Changes in Family Income:-** SHGs can act as change agents in different livelihood activities of the rural poor. It is believed that SHG as a tool for economic development of rural poor. Women form group, undergo some activity for income generation, save regularly, take loans and proceed towards the development.

**Table 13:** Changes in Family Income

Changes in Family Income	No. of Respondents	Percentage (%)
Yes	92	76.67%
No	28	23.33%
Grand Total	120	100%

The above table (table 13) depicted that the economic impact of the member those who are in the SHGs. Out of 120 Respondents, 92(76.67%) of them expressed that they have noticed changes in their family income and 28(23.33%) respondents had no changes in their family income.

**In-Laws Response:-** In Indian family response of in-laws are playing a vital role to lead a good life in family.



**Diagram 10:** Relationship of in-laws in family

The above diagram (diagram 10) reflects that out of 120 respondents, 92(76.67%) respondents stated that their in-law's response are good and average response were stated by only 28 (23.33%) SHG members.

**Respondents Suggestion in Family's Decision:-** The members of the SHGs actively engage in income-generating activities after joining into the group. Thus, the membership in the SHGs gave importance to women while taking decisions in family life.

In this study, all the respondents (100%) stated that they were decision makers in their family for the betterment and wellbeing of the family.

**Dual Role of Respondents:-** Indian Women are traditionally have played an important role in household activities and also work in a wide range of income-generating activities. With the heavy loads of work, they sometimes feel tired and want to quit from the work in group of SHG but their economic hurdles bound them to remain in the work.

**Table 14:** Status of dual role of the respondents in the family

Status of dual role	No. of Respondents	Percentage (%)
Good and Happy	33	27.50%
Manageable and Hoping for change	87	72.50%
Grand Total	120	100%

The above table (table 14) reflects that, 33 (27.50%) respondents felt good and happy by playing dual role in the family as their family income had improved while other 87 (72.5%) respondents were till managing their role as they were bound with situation and hoping for change in their life style.

**Feelings when their Income get added to Family Income:-** In rural areas generally, it is found that women are bound to do only in household activities, they have to depend on their husband or son but after joining into SHGs there is much changes and progress of the women with respect to their socio economical ways. So, it is obvious if a woman is able to add her income to the family, she feels happy,

empowered and much more. In this study, all respondents (n=120; 100%) felt happy to add their income to their overall family income.

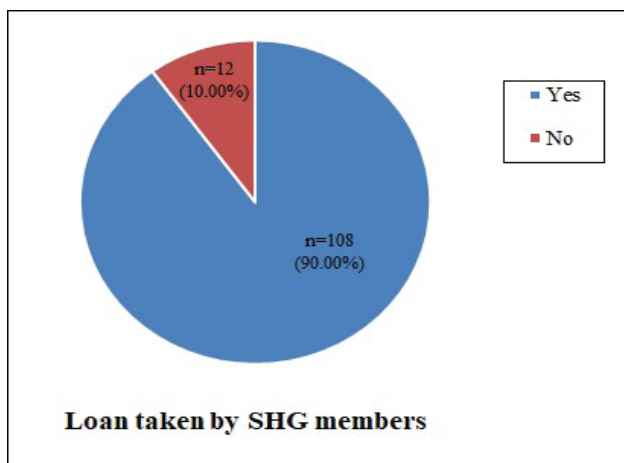
**Reason of Forming SHG:-** The reasons of forming Self Help Group in the study area is presented in the following table -

**Table 15:** Reasons for forming SHG

Reasons for forming SHG	No. of Respondents	Percentage (%)
Improve economic status only	54	45.00%
Improve socio-economy and to initiate group developmental task	66	55.00%
Grand Total	120	100%

The above table (table 15) shows the reasons for forming SHG. Majority of respondents (n=66; 55.00%) formed SHG to improve their socio-economic status and as well as to initiate group developmental task followed by 54 (45.00%) respondents who were only considered their economic status.

**Personal/SHG Loan:-** Generally, after six months of the formation of the SHG, the group gets the bank loan of three to four times of the amount saved. The bank loan is divided among the group members and is repaid in small instalments. The group becomes eligible for a second loan only when the first loan is fully repaid.



**Diagram 11:** Loan taken by SHGs

The above diagram (diagram 11) presents the number of SHG members received loans. Out of 120 Respondents 108(90.00%) have taken Personal/SHG loan and 12(10.00%) did not receive any loan.

**Amount of SHG/Personal Loan:-** Members do take loan from Bank for income generation activities and also for some personal reason like health, education, sanitation, marriage etc. So, each and everyone's demand and reasons are also varied and loan amount is also varied. If a SHGs is working well and repay the loan on within stipulated time that SHG is liable to get more money in the next time. The essence of the diagram is that members should work hard and repay the previous loan on time then only they will get another loan.

**Table 16:** Distribution of loan amount by the SHG members

Loan amount received	No. of Respondents	Percentage (%)
₹ 10,000/- to ₹ 30,000/-	35	32.41%
₹ 30,001/- to ₹ 50,000/-	36	33.33%
₹ 50,001/- to ₹ 70,000/-	08	7.41%
₹ 70,001/- to ₹ 90,000/-	04	3.70%
₹ 90,001/- to ₹ 2,00,000/-	24	22.22%
Grand Total	108	100%

The above table (table 16) shows that most of the respondents (n=36; 33.33%) have taken loan of ₹ 30,001/- to ₹ 50,000/- followed by loan of ₹ 10,000/- to 30,000/- (n=35; 32.41%), ₹ 90,001/- to ₹ 2,00,000/- (n=24; 22.22%), ₹ 50,001/- to ₹ 70,000/- (n=08; 7.41%), and ₹ 70,001/- to ₹ 90,000/- (n=04; 3.70%).

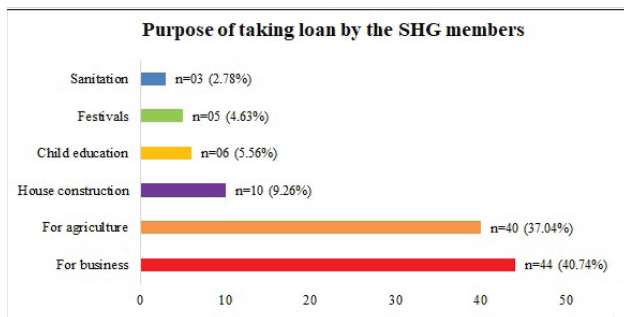
**Repayment of Loan Regularly:-** The savings of the SHGs can be rotated smoothly when there is a prompt and regular repayment. Hence, the performance of repayment has been taken as an indicator for judging the performance of the groups.

**Table 17:** Repayment of Loan by SHG members

Repayment of loan by SHG members	No. of Respondents	Percentage (%)
Yes	102	94.44%
No	06	5.56%
Grand Total	108	100%

From the above table (table 17) this could be seen that 94.44% (n=102) of respondents were repaying their loan amount whereas only 5.56% (n=06) of respondents had no such repayment.

**Purpose for Taking Loan:-** In the self-help Groups, each and every member join to earn some money through some income generation activities and everyone does not do same activity and their purpose of taking loan is also different. In the following diagram depicts the reason for taking loan are as follows -

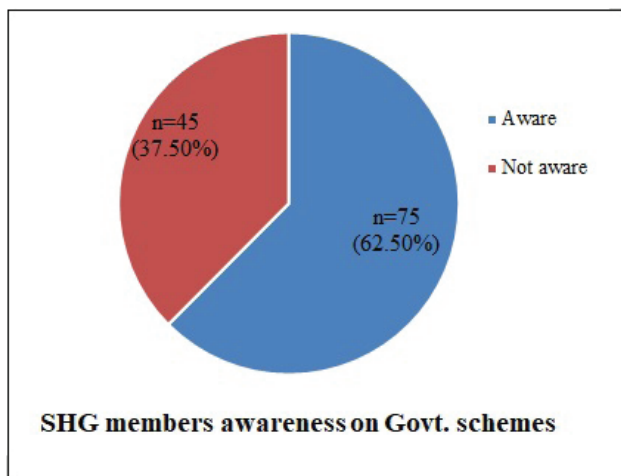


**Diagram 12:** Purpose of taking loan by the SHG members

The above diagram (diagram 12) depicted that, out of 108 respondents, most of them (n=44; 40.74%) took loan for the purpose of their business followed by agricultural purpose (n=40; 37.04%), house construction (n=10; 9.26%), child education (n=06; 5.56%), festival purpose (n=05; 4.63%) and to improve sanitation (n=03; 2.78%).

**Awareness About Government Supporting Scheme for SHGs Development:-** The following diagram listed the information regarding awareness about Government schemes.





**Diagram 13:** Awareness of Govt. supporting schemes of SHG members

The above diagram (diagram 13) reflects that out of 120 members, 75 (62.50%) members were aware about Govt. supporting schemes for SHGs development but 45 (37.50%) members were not aware of it.

**Visit of Government/NGO Official:-** It is very important to arrange the visits to SHGs to sensitize the participants, to the concepts of SHG, its functioning etc. in a cost-effective manner.

**Table 18:** SHG members visit to government officials

SHG members meeting with govt. officials	No. of Respondents	Percentage (%)
Block officials & other govt. officials	84	70.00%
Block & Gaon Panchayet officials	28	23.33%
No such visits	08	6.67%
Grand Total	120	100%

The above table (table 18) shows that majority of SHG members (n=84; 70%) have got chance to meet with block officials and other Govt. officials, 28 (23.33%) respondents could meet with block officials and Gaon Panchayet officials and 8 (6.67%) respondents mentioned that, in their SHGs no Govt. officials turned up.

**Training Facilities:-** The group can get loans from banks to start any profitable economic activity, for which they have a skill or aptitude and which has a market. These all are things are learnt by the SHG members during training period. Training was imparted to the SHG Members for book-keeping and SHG awareness related training.

**Table 19:** Training programme organized for SHG members by NGOs/block

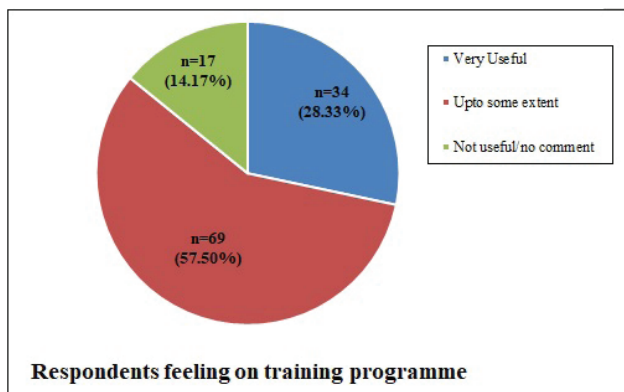
Training programme organised	No. of Respondents	Percentage (%)
Yes	104	86.67%
No	16	13.33%
Grand Total	120	100%

The above table (table 19) shows the various training programme organised by NGOs/block. Majority of respondents (n=104; 86.67%) stated that NGOs/block has taken initiative and organised training programme for SHGs whereas only 13.33% (n=16) were denied of such programmes conducted by NGOs/blocks.

**Attended any Training:-** Training is very much important for SHG members to learn the various things related to income generation activity, loan procedure, book keeping and all.

In this study, all respondents (100%) had attended training programmes organised by different sectors.

**Feeling of Respondents towards the Training:-** As every individual is unique and their feeling and perception also different and in the SHGs it is not the exception.



**Diagram 14:** Respondents feelings on attending training programme

The above diagram (diagram 14) reflects that majority of respondents (n=69; 57.50%) expressed that training programmes were useful upto some extent followed by 28.33% (n=34) who have found those training programmes were very useful and only 14.17% (n=17) expressed no usefulness and some of them also had no comments.

### ***C. Existing Marketing System and Different Agencies for Marketing of SHGs Products***

**Market Opportunities:-** The accessibility of market in the locality would enable the people to buy fresh commodities at competitive prices. In the absence of market facilities, the members have to buy the necessities in the few shops in the locality that charge over price for the commodities and also market is the place of exchange of the products which SHGs make and sell it in a profit margin.

**Table 20:** Available marketing opportunities

Marketing status	No. of Respondents	Percentage (%)
Poor marketing opportunity	60	50.00%
Local shop	24	20.00%
Marketing through exhibition	20	16.67%
Requirement of marketing training	08	6.67%
Exhibition & local shop	04	3.33%
No comment	04	3.33%
Grand Total	120	100%

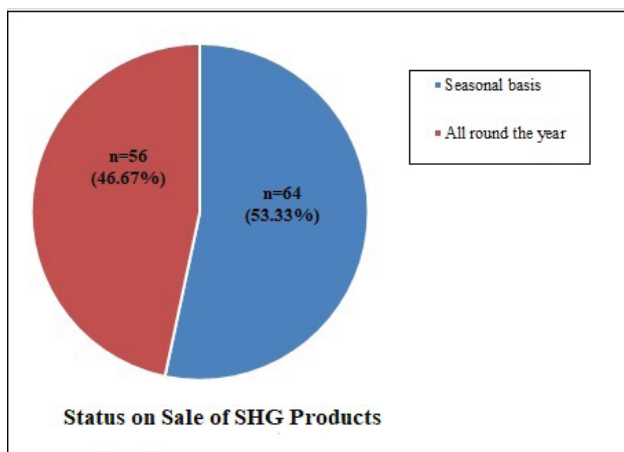
The above table (table 20) shows that half of the respondents (n=60; 50.00%) expressed poor marketing facilities followed by marketing in local shops (n=24; 20.00%), marketing through exhibition (n=20; 16.67%), requirement of marketing training (n=08; 6.67%), exhibition & local shop (n=04; 3.33%), and rest 3.33% (n=04) had no such comment on marketing.

#### **Requirement of Special Training in Marketing of Products:-**

Basically, the members are given training on book keeping and account maintaining. But once the members are actively engaged in income generation activities, they need some training for marketing and this is mostly not given to anyone that's why SHGs has to face a lot of problem.

In this study, through interview it was being noticed that all of the respondents (n=120; 100%) were interested to require some special trainings in marketing of their products.

**Products Sold All Round the Year/Seasonal:-** Whatever products are made by SHG members or whatever income generation activities are done by the members it should be sold by members to get the money and with the money they will fulfil their livelihood and also spend some portion in activities with that money. The products may be sold all round the year or seasonal. The following diagram will depict the information of products sold all round the year or seasonal.



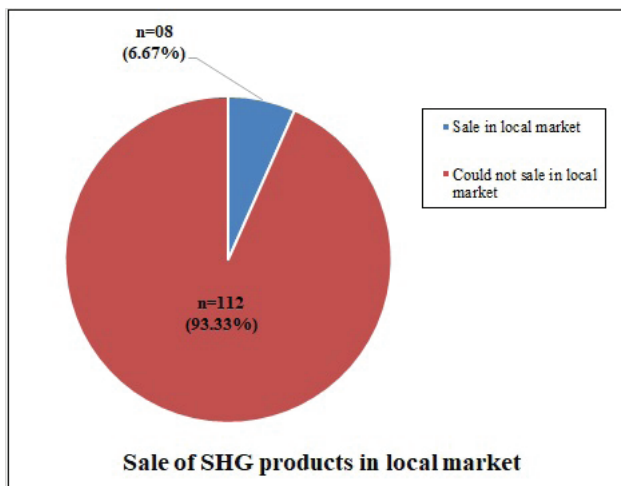
**Diagram 15:** Status on sell of SHG products

The above diagram (diagram 15) stated that, majority of the respondents (n=64; 53.33%) could sell their products on seasonal basis followed by 46.67% (n=56) of respondents who could sell their products all-round the year.

However, none of respondents (n=120; 100%) had any comparative studies on different marketing strategies.

None of the respondents (n=120; 100%) had their targets in marketing of the own SHG products either they could achieve their target or not.

**Selling in Local Market:-** SHGs face problem to sell their products in a competitive market or local market as they don't have any brand name, unattractive packaging and that's very less members of SHG can sell their products in local market.



**Diagram 16:** Sell of SHG products in local markets

The above diagram (diagram 16) shows that majority of the SHG members (n=112; 93.33%) could not able to sell their products in local markets whereas only 8 (6.67%) respondents were able to sell their products in local markets.

**Help of NGO/Government Organisation for Marketing Of Products:-** Government or NGOs either should give training on marketing and should organise exhibition or mela or link the members with some organisation for marketing the SHGs products so that the members can easily sell their products.

In this study, none of the respondents (n=120; 100%) could receive any help from the NGOs or government organisations for marketing of their products.

**Incentives on Reaching the Market:-** Sometimes in the groups the members get incentives on reaching target from NGO side or Government side.

In this study, it has seen that none of the respondents (n=120; 100%) had received any incentives on reaching the market from any NGO or government.

**Marketing Strategy:-** In this study, all respondents (n=120; 100%) were doing self-advertisement as a marketing strategy for marketing of their SHGs products.

#### ***D. Challenges and Problems Faced by SHG Members***

**Problem faced by the SHGs:-** Along with the individual problems, there are also group problems of SHGs. PPPP

**Table 21:** Group Problems faced by the SHG Members

<b>Group Problems</b>	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Financial problem	44	36.67%
Training problem	35	29.17%
Manpower related problem	08	6.67%
Marketing problem	12	10.00%
Weaving space problem	04	3.33%
Production space problem	01	0.83%
No problem	16	13.33%
Grand Total	120	100%

The above table (table 21) shows the group issues faced by the SHG members. Most of the members (n=44; 36.67%) had financial problem followed by training related problems (n=35; 29.17%), marketing problem (n=12; 10.00%), manpower related problem (n=08; 6.67%), weaving space problem (n=04; 3.33%), and production space problem (n=01; 0.83%). 13.33% (n=16) of respondents did not face any problem.

**Problem faced by the Individual Respondents:-** There are so many problems faced by SHGs, individually or in the groups like limited financial strength, lack of professionalism because the members are less qualified, marketing of production poses a major challenge for the SHGs and Consumers reluctance to buy the products when the products produced by the MNCs are available in the market etc.

**Table 22:** Individual Problems Faced by the SHG Members

Individual Problems	No. of Respondents	Percentage (%)
Financial problem	32	26.67%
Time management problem	11	9.17%
Production space problem	07	5.83%
Marketing problem	08	6.67%
Family issues	08	6.67%
Raw material problem	01	0.83%
Team work related problem	01	0.83%
No problem	52	43.33%
Grand Total	120	100%

The above table (table 22) shows the individual issues faced by the SHG members. Most of the members (n=32; 26.67%) had financial problem followed by time management problems (n=11; 9.17%), marketing problem (n=08; 6.67%), family issues (n=08; 6.67%), production space problem (n=07; 5.83%), raw material problem (n=01; 0.83%) and team work problem (n=01; 0.83%). 43.33% (n=52) of respondents did not face any problem.

**Covid-19 Related Issues:-** Sudden outbreak of Covid-19 hits all over the country and it affected people like anything. It affected people economically, mentally, physically and socially also. People from rich to poor has got adverse effect. In case of daily wage earner, it pains our hearts when we hear many poor are saying “Hunger may kill us before corona”. Daily wage labourers are mostly engaged in diverse activities. But with the shutdown of industries and manufacturing sectors along with shops, their services got terminated without any financial support for shelter and food. Self Help Groups also not excluded from it as the members are engaged in diverse activities and they try to sell their products in the local market but due to sudden outbreak they are confined to home and unable to get money out of the products.



**Table 23:** Covid-19 and its impact on SHG members

Covid-19 related issues	No. of Respondents	Percentage (%)
No sell of products/demand decreased	04	3.33%
No production by SHG	36	30.00%
Physical interaction had no impact on production	08	6.67%
SHG contributed for any kind of social support	04	3.33%
Members left	20	16.67%
Other issues	04	3.33%
No impact	44	36.67%
Grand Total	120	100%

The above table (table 23) stated that most of the respondents (n=44; 36.67%) had no impact of Covid-19 to the SHGs followed by no production by SHG (n=36; 30.00%), members left (n=20; 16.67%), physical interaction had no impact on production (n=08; 6.67%), no sell of products/demand decreased (n=04; 3.33%), SHG contributed for any kind of social support (n=04; 3.33%), and had other issues (n=04; 3.33%).

### *E. Appropriate Mechanisms for Improving the Marketing Strategy*

**Specified Target Groups for Marketing:-** The following table depicts the different target group for marketing.

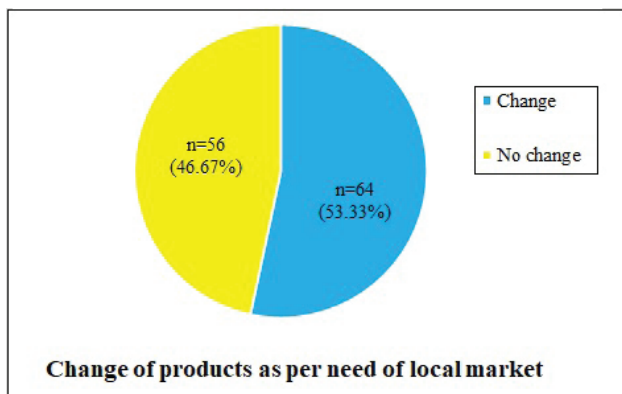
**Table 24:** Specified target groups for marketing

Target groups	No. of Respondents	Percentage (%)
General audience	44	36.67%
Specific group	16	13.33%
Mixed group (general + specific)	60	50.00%
Grand Total	120	100%

The above table (table 24) shows the target groups from marketing. Half of the respondents (n=60; 50.00%) were targeting mixed groups (general audience + specific group) for marketing of their products followed by marketing to general audience (n=44; 36.67%) and specific group (n=16; 13.33%).

**Changing of Products as Per Need of the Local Market:-** If the SHG members are skilful and active in income generation activities

and in return they want to get good money then they change their products as per the need of the local market so that they can satisfy the people and they will have more buyers and the members will be economically better.



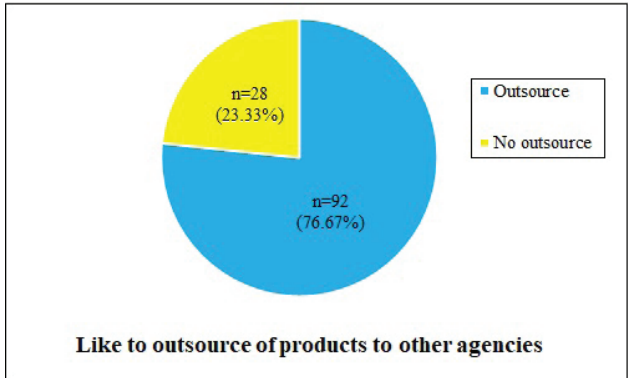
**Diagram 17:** Change of products as per need of local market

The above diagram (diagram 17) stated that majority of the respondents (n=64; 53.33%) may change the products as per the need of local market whereas 46.67% (n=56) were not agreed to change their products as per need of local markets.

### **Foreign Market Accessible for Products**

All the respondents (n=120; 100%) stated that, they were not linked with foreign markets and so, they were not able to sell or access any products from foreign markets.

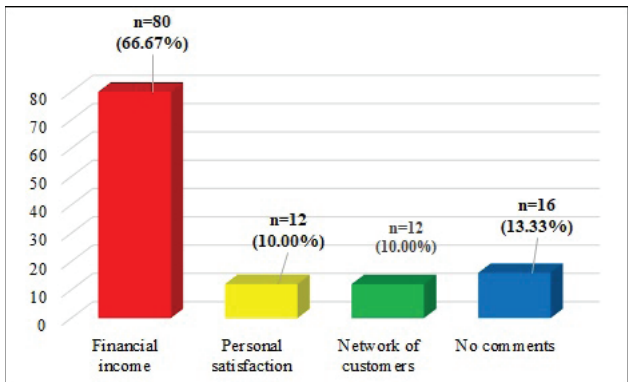
**Like to Outsource of Products to Other Agencies for Marketing:-** Every human being wants to get good livelihood and living style and for that money is required and it is same for SHG members also because they join the group for earn money. So, in that case if they outsource their products to other agencies then their products will be sold easily and in return, they will earn more money.



**Diagram 18:** Like to outsource of products to other agencies for marketing

The above diagram (diagram 18) shows that, majority of the respondents (n=92; 76.67%) were interested to outsource of their products whereas, 23.33% (n=28) were not interested to outsource of their products to other agencies for marketing purpose.

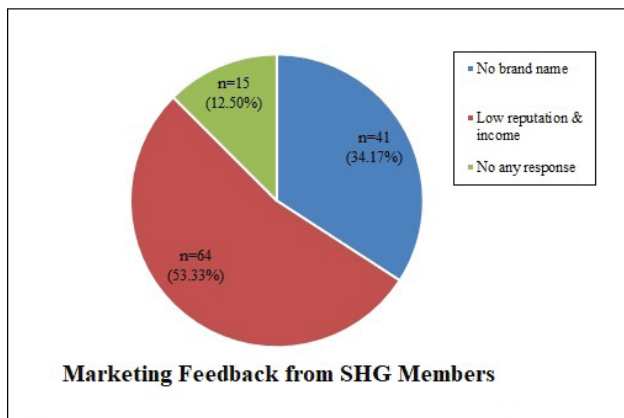
**Like the Most in Marketing Product:-** Marketing leads to economic satisfaction and also through marketing members build network of customers, personal satisfaction, idea of the need of the customer etc. The following diagram presents the view of the members about the marketing.



**Diagram 19:** Respondent’s preferences in marketing of their products

The above diagram (diagram 19) shows the preferences of SHG members about marketing of their products. Majority of respondents (n=80; 66.67%) preferred in marketing of their products because to raise their financial income followed by no comments by the respondents (n=16; 13.33%), personal satisfaction (n=12; 10.00%) and to maintain the network of customers (n=12; 10.00%).

**Feedback in Marketing:-** If the SHG members know the marketing strategies they will have well results in marketing otherwise they will have to face challenges in marketing their products like no brand name, unattractive packaging, low reputation and also from rejection of people. The following diagram will depict the response of members towards the feedback about marketing their products.

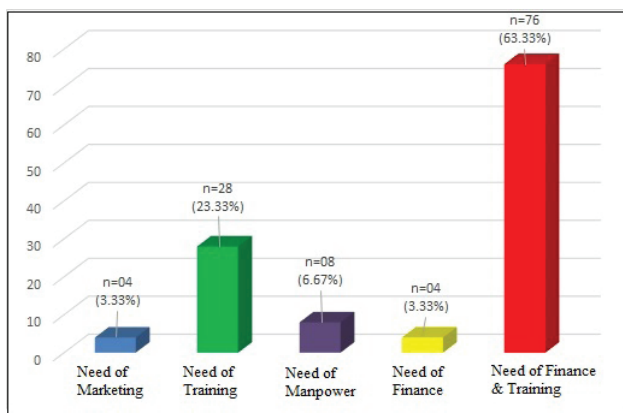


**Diagram 20:** Marketing feedback from the SHG members

The above diagram (diagram 20) shows the marketing feedback from SHG members. Majority of SHG members (n=64; 53.33%) expressed low reputation and low income followed by no such brand name (n=41; 34.17%), and no any response (n=15; 12.50%).

**Need of SHGs:-** Individually, a poor is not only weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. There are many more needs of the members of SHGs viz, financial assistance, training opportunities and mobilizing

the resources of the individual members for their collective economic development.



**Diagram 21:** Need of SHGs

The above diagram (diagram 21) shows the need of SHGs. Majority of the respondents (n=76; 63.33%) stated the need of finance and training followed by the need of training (n=28; 23.33%), need of manpower (n=08; 6.67%), financial need (n=04; 3.33%), and marketing need (n=04; 3.33%).

**Future Plan of the Respondent:-** When the SHG members have need for future development, it means there are some future plans also. Here both means some SHG members want to continue the present activity along with wants to start new activity, new activity reflects they want to leave the present activity and want to start new activity and same activity means they want to continue the present activity.

**Table 25:** Future Plan of the Respondents

Future Plan	No. of Respondents	Percentage (%)
To continue present activity	78	65.00%
To start new business	27	22.50%
Want to maintain both (present activity + new business)	15	12.50%
Grand Total	120	100%

The above table (table 25) depicted that out of 120 members, majority of them (n=78; 65.00%) wanted to continue with their current activities followed by initiating new business (n=27; 22.50%) and to maintain both (n=15; 12.50%). The essence of the table is that those members who wants to maintain both activities mean they are earning good amount of money that's why they are in plan to invest some money to start a new business, new indicates they are not satisfied with the present occupation and not earning properly from that activity and same plan means they are satisfied and earning that much to lead a life, so they want to keep the same activity.

**Major Findings:-** The findings of the studies are as follows -

- Majority of the respondents (n=74; 61.67%) were belonged to age group of 31 – 40 years.
- Majority of respondents (n=100; 83.33%) were under Mission Mood supported by Assam State Rural Livelihood Mission (ASRLM).
- 80% (n=96) of SHG members were Hindu by their religion followed by Muslims.
- Most of the respondents (n=56; 46.67%) were belongs to other backward caste followed by SCs, general, and STs.
- Close to 95% (n=113; 94.17%) of SHG members were married by their marital status.
- 55.0% (n=66)of respondents were belonged to nuclear family.
- Half of the respondents (n=60; 50.00%) had upto five members in their family followed by 6 – 10 members (48.33%) and only two members (1.67%) had more than 10 members in their family.
- Close to 57% (n=68; 56.67%) of SHG members had 3 – 5 children in their houses.
- One fourth (n=90; 75%) of the respondents had studied in between class VI – X. Only 4.17% (n=05) of SHG members were illiterate.
- Close to 80% (n=95; 79.17%) of respondents had monthly family income of ₹ 10,000/-.
- Over 95% (n=115; 95.83%) of respondents had their own houses to stay.

- Almost all the respondents (n=96; 80.0%) had pucca houses.
- Over 75% of respondents (n=92; 76.67%) had no electricity and toilet facilities at their houses.
- SHG members had different patterns of their occupation for their livelihood. Some of them were engaged in tailoring work followed by loan givers, fishery, agriculture, pickle making, weaving, etc.
- Majority of SHGs were formed after 2010 and among them half of the SHGs (n=60; 50%) were formed in the year 2011 – 2015.
- Majority of the respondents (n=68; 56.67%) had their accounts in United Bank of India followed by other nationalized banks.
- Over 2/3rd of SHGs (n=84; 70%) formed with upto 10 members.
- In this study, it has been found that equal number of members were increased as well as decreased in their SHGs. Only 16 respondents stated that there was no change of members in their respective SHG.
- Over 75% (n=92; 76.67%) of respondents stated that there were changes in the activities.
- Most of the respondents (n=44; 36.67%) received support from government followed by self support (n=24; 20.0%), PNB-RSETI (n=20; 16.67%), student volunteer (n=08; 6.67%), UBI-RSETI (n=08; 6.67%), SGSY (n=08; 6.67%), NABARD (n=04; 3.33%), and local clubs (n=04; 3.33%).
- Over 75% of respondents (n=92; 76.67%) stated that they have noticed changes in their family income after forming SHG.
- Over 75% of respondents (n=92; 76.67%) stated that their in-laws response were good.
- All the respondents were decision makers in their family for their family's betterment and wellbeing.
- Majority of the respondents (n=87; 72.5%) were somehow managing their family and expecting for change whereas 27.5% (n=33) of respondents had felt happy after playing a dual role.
- Majority of respondents (n=66; 55.00%) formed SHG to improve their socio-economic status.
- Majority of the respondents (n=108; 90%) had taken personal/ SHG related loans.

- One third of SHG members (n=36; 33.33%) had taken loan of ₹ 30,001/- to ₹ 50,000/-.
- About 95% (n=102; 94.44%) of respondents had already initiated for loan repayment.
- More than 40% (n=44; 40.74%) of respondents took loan for the purpose of their business.
- More than 60% (n=75; 62.50%) of respondents were aware about government supported schemes for SHG development.
- Majority of respondents (n=84; 70.0%) got chance to meet with block officials and other government officials for the purpose of their SHG.
- Majority of respondents (n=104; 86.67%) stated that NGOs/block has taken initiative and organised training programme for the improvement of SHGs.
- All respondents had attended training programmes organised by different sectors.
- Majority of respondents (n=69; 57.50%) expressed that training programmes were useful upto some extent.
- Half of the respondents (n=60; 50.00%) expressed no proper marketing facilities are available for them.
- All the respondents were interested to receive some special trainings in marketing of their products.
- Majority of the respondents (n=64; 53.33%) could sell their products on seasonal basis.
- All the respondents had not taken any initiative to do comparative studies on different marketing strategies.
- Majority of the SHG members (n=112; 93.33%) could not able to sell their products in their local markets.
- All the respondents could not receive any help from the NGOs or government organisations for marketing of their products.
- All the respondents were doing self-advertisement as a marketing strategy for marketing of their SHGs products.
- Most of the members (n=44; 36.67%) faced financial problems while working as a group followed by training related problems,



marketing problems, manpower related problems, and other issues.

- Individually, most of the SHG members (n=32; 26.67%) had financial problems followed by time management problems, marketing problems, family issues, and so on.
- Most of the respondents (n=44; 36.67%) stated no impact of Covid-19 to the SHG and its functioning.
- Half of the respondents (n=60; 50.00%) were targeting mixed groups (general audience + specific group) for marketing of their products.
- Majority of the respondents (n=64; 53.33%) expressed that they may change the products as per the need of local market.
- All the respondents were not linked with foreign markets to sell or access any products.
- Majority of the respondents (n=92; 76.67%) were interested to outsource of their products.
- Majority of respondents (n=80; 66.67%) preferred in marketing of their products because to raise their financial income.
- Majority of members (n=64; 53.33%) expressed low reputation and low income as their feedback over SHG.
- Majority of the respondents (n=76; 63.33%) stated that they need finance and training.
- Majority of SHG members (n=78; 65.00%) were wanted to continue with their current activities followed by initiating new business (n=27; 22.50%) and to maintain both (n=15; 12.50%).

## Concluding Discussions

The SHGs undertaken for this study are formed between years 2011 to 2015. As per findings of the study its found that majority of the respondents (n=74; 61.67%) were belonged to age group of 31 – 40 years which can be considered that the members are mature enough to handle the SHGs issues and functions. Almost half of them belongs to five members family and rest half belongs to 6 – 10 members (48.33%) family group which indicates that there are members in their family who can extends support to them to function as SHG

members though its true that they have children at home (Close to 57% have 3 to 5 children at home) and 75 per cent expressed that they receive support from their in laws. But as per education is concern it's not found to be very encouraging, though almost everyone has studied up to primary level and 75% found to be studied between VI to X standard. As per income is concern most of them (80%) monthly family income found up to 10,000/-. Almost every group members were supported by either of the system/institution engaged to cater service to the SHGs in the district. The support system provided to them by 'Mission Mood' of Assam government, Assam State Rural Livelihood Mission (ASRLM). Support also extended to them in various forms like training, marketing, etc by PNB-RSETI, UBI-RSETI, SGSY, NABARD and local clubs and Student Volunteers. The responded were satisfied the support/training they receive from these Institutions and groups.

If we look towards marketing its found that they sold their products locally or even sometimes to other nearby towns and its their own initiatives. They receive some inputs for marketing but no direct support exists so far. Members are keen to improve their products, packing system and to cell those to different towns and cities and even to export. They want to verify their quality also but so far such opportunities are absence. If fund permits they prefer to make advertisement of their products.

As per challenges are concern, there are many limitations and challenges they are facing to run the functions of SHGs but its true still the group members are working and the group is alive and active. Its true that income level is not up to the mark though they are earning on a regular basis from the group. They are getting loan and working but unable to overcome the process of running SHGs without financial support and its possible if they can produce a larger volume and can increase its demand in the market.

If we go by opinion of the members it can be said that members receive training, financial support but fail to go beyond the small scale products and they make home based products with the help of

simple technology. Even getting financial support by the bank is also available, though there is difficulty. Moreover, there are demands of many products but there is a gap between the producer and the customers. There are also many instances, where SHGs have closed down after making it products for the first time in this district and this is due to lack of marketing.

### **Suggestions**

Keeping the findings as well as limitations in mind we can suggest the following for the betterment of the marketing strategy of the rural products:

First of all, Panchayati Raj Institutions (PRIs) should play the prime role in this direction. The involvement of PRIs so far is not up to the mark as it should be. Gram panchayat (GP) should play the leading role in this direction as it will be closer to the producers and their problems could be assessed. Anchalik Pachayats (Block level) and Zilla Parishad will act on the basis of the need identified by the Gram Panchayat. So far GPs' role is very negligible as expressed by the respondents. So the responsibility of looking after the rural products as produced by the women SHGs should be entrusted with the Panchayat.

NGOs as well as professional social workers who are playing role in formation of SHGs and financing the rural producers and looking their training programmes should look after the marketing part also for the products produced by the SHGs. They can play a facilitator's role to carry the products to the different shops in market, arrange exhibitions, special *melas* (like special handloom expo, sometimes took place in this district) and making advertisement about the products in various camps they are organizing. The strategy of social marketing could be utilized for the rural products.

So far the management of overall activities of SHGs, i.e., formation, training, financing, marketing are looking after by different government bodies/ institutions which is somehow not up to the mark. A nodal cell can be set up for the promotion of training

(the integral and essential part of such business), production and marketing.

More research should be taken up on SHGs for the improvement of training for skill and knowledge development, financing issues and marketing. Knowledge related to marketing especially regarding the opportunities and possibilities of the need and sells of their products should be imparted through such trainings.

Lastly, it can be said that a detailed and full-fledged research could be conducted by the professionals to study the existing products, conditions of the producers (skill, availability of raw materials, finance etc.) and problems and opportunities of marketing and then detailed plan of action for production and marketing of rural products in Barak valley could be developed.

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