Chapter - V

SHGs : Structure and Function
SHGs: Structure and Function

INTRODUCTION

In this chapter I will give a detailed description and knowledge on the structure and function of each individual group. Function gives us a brief detail of ongoing activities, activities of individual member and about the performance level of the group.

The ‘basic chemistry’ of human communication is articulation or interactions that help to man perform different roles and retain the status in society. Through commutations people control one another’s behavior and unite themselves into groups. It is the social psychologist who studies how people interact in these ways. Group Success depends on well communication the author explains, how does group membership influence individual behavior? In ways do groups change and develop? How do different group relate to one another? All those question any or problem or issue can be solved only by effective communication.

As told earlier I studied 47 SHGs of four villages having different ethnic characters. In the field, I observed that SHGs were formed on the basis of different Caste and community groups. It was recorded that out of 47 SHGs 19 were formed by Caste while 7 SHGs were by Tribes and 21 SHGs were by Muslims. It was also observed that nature of SHGs were mainly homogeneous in terms of caste and community. When a SHG was formed only by the Caste members or by the Muslim community or Tribal were happened to be homogenous sustainable with the composition of their own caste, community and character, except one, where it was found, both the Muslim and Caste, members formed a group and acted accordingly. Such heterogeneity was also found in SHGs formed by the Caste groups and the Tribals. In case of religious heterogeneity, I found that in the villages named Ballavpurdanga, Kajipara and Mirepara, 22.8% of the total SHGs were mixed-ethnic in nature. Within the group where member are homogenous in terms
of caste and community character they are found to have individualistic articulation in terms of production and marketing. Now I will describe every individual group’s structure and function.

( Homogeneous group - members belong to same ethnic community character
Heterogeneous group - members belong to mixed ethnic community character)
Table 5.2 Working and non-working groups in terms of Homogeneity and Heterogeneity

<table>
<thead>
<tr>
<th>Nature of groups</th>
<th>Working</th>
<th>Non-Working</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homogeneity</td>
<td>26</td>
<td>9</td>
<td>35</td>
<td>74.47</td>
</tr>
<tr>
<td>Heterogeneity</td>
<td>7</td>
<td>5</td>
<td>12</td>
<td>25.53</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>14</td>
<td>47</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table (5.2) emphasizes on the working and non-working groups in terms of homogeneity and heterogeneity. As told earlier I studied total 47 SHGs of four villages’ different ethnic characters. Out of 47 SHGs 35 SHGs are homogeneous and 12 SHGs heterogeneous in nature, among the 35 homogeneous SHGs 26 SHGs are working groups, 9 SHGs are non-working groups and out of 12 heterogeneous SHGs, 7 SHGs are working, 5 SHGs are non-working groups.

Table 5.3 Group character of working SHGs

<table>
<thead>
<tr>
<th>Group Characters</th>
<th>Tribal (T)</th>
<th>Muslim (M)</th>
<th>Caste and Muslim (C+M)</th>
<th>Tribal and Muslim (T+M)</th>
<th>Tribal and Caste (T+C)</th>
<th>Tribal, Muslim and Caste (T+M+C)</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Gr.</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>12.13</td>
</tr>
<tr>
<td>Female Gr.</td>
<td>5</td>
<td>17</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>29</td>
<td>87.87</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>17</td>
<td>7</td>
<td>0</td>
<td>1</td>
<td>33</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

The above table (5.3) emphasizes on the working SHGs based on their group characteristics. Out of 47 SHGs, 33 are now working and 14 groups are non-working. Out of 33 working SHGs, 29 SHGs are female group and 4 SHGs are male group. Out of 8 Muslim SHGs, 3 SHGs are male group and 5 SHGs are female group. Out of 18 Caste groups, 17 female SHGs are working. Tribal-
Muslim and Tribal-Caste combined groups are not working now, 1 Tribal-Muslim and 1 Caste group are working at present. Thus, the above table (5.3) describes that 12.13% male groups and 87.87% female groups are working.

**Group character of non-working SHGs Table 5.4**

<table>
<thead>
<tr>
<th>Group Characters</th>
<th>Tribal (T)</th>
<th>Muslim (M)</th>
<th>Caste (C)</th>
<th>Caste and Muslim (C+M)</th>
<th>Tribal and Muslim (T+M)</th>
<th>Tribal and Caste (T+C)</th>
<th>Tribal Muslim and Caste (T+M+C)</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male Gr.</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>14.29</td>
<td></td>
</tr>
<tr>
<td>Female Gr.</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>12</td>
<td>85.71</td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

The above seven columns divided group character wise gives a clear view that among the 7 Tribal groups in Ballavpurdanga, none of a complete Tribal group is existing at this moment. Only one heterogeneous group existing at this moment.

I discussed in previous chapter that, out of 13 Muslim groups are, 4 SHGs are male and 9 SHGs are female and 8 groups were dropped out. Out of 9 Muslim female groups, 4 groups did not exist now. I observed that, in Mirepara, among 6 groups, 5 were dropped out.

Out of 18 Caste groups in Jubutia, 17 female groups are in working and one male Caste group was dropped out.

Although these 17 groups seem to be in neither working, nor they have a good communication with the bank (inter-group communication), neither do they have proper intra-group communication.

Thus, it can be established with reason that, according to rules (SHG) are not practically these groups are not working properly.

Two main goals of SHGs programme are firstly, to obtain loans from bank and perform their group activities by utilizing the loan capital for the purpose of production and marketing. It is strengthening group savings and
enhancing group development. Secondly, the programme is not stagnant just up to group development, but also aims at group upgrading the economic status of the individual members and their families by way of group development.

However, I observed out of 47 groups, except 3 male groups in Kajipara (Ruhani, Jilani and Aikatan), practically none other were utilized the loan for group activities. The SHGs got the loan from bank by showing a specific periodical plan or budget, but they received the bank loan, all members of the groups shared the amount of loan. But the SHGs did not implement the activities which was very much important for their group development. This development programme is a total mismatch between policy making and its proper implementation.

Now I will give a detailed description on the structure and function of each individual group. Function gives us a brief detail of ongoing activities, activities of individual member and about the performance level of the group.

**Ballavpurdanga :**

In Ballavpurdanga 7 SGHs were formed, all of these formed by females. The following groups were Rajashri, Prakriti, Sidhu Kanu, Ipilgauta, Jaherera, Manashi and Natun Palli Swanibhar Dal.

Out of these 7 groups, 4 were homogeneous and 3 were heterogeneous. All these groups were formed by female members, highest being 12 while the lowest being 6. I observed that, in most of the groups a quite good number of members in the beginning, after sometime members were to fall apart gradually due to lack of proper communication among members. Now I described that the structure and function of these SHGs.

**Structure and Functions :**

**RAJASHRI :** This SGH was formed during 1st June 2005 and opened bank a/c, in SBI, Santiniketan Branch. The group of compress 11 female members.
This SGH was formed by an NGO (Womens Interlink Foundation). It is a homogeneous group.

The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHGs. Even they did not care to execute their group activities in proper manner. Also the members did not participate regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

**PRAKRITI :**

**Structure and Function :**

This SGH was formed during 24th November 2004 and opened bank a/c, in SBI, Santiniketan Branch. The group of 7 female members and it was formed by an NGO (Womens Interlink Foundation). It is a heterogeneous group.

The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHGs. Even they did not care to execute their group activities in proper manner. Also the members did not participate regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

**IPILGAOTA :**

**Structure and Function :**

This SGH was formed during 7th December 2004 and opened bank a/c, in MGB, Sriniketan Branch. The group of 10 female members and it was formed by an NGO (Womens Interlink Foundation). It is a homogeneous group.
The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHGs. Even they did not care to execute their group activities in proper manner. Also the members did not participate regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

SIDHU KANU:

Structure & Function:

This SGH was formed during 12th November 2004 and opened bank a/c, in SBI, Santiniketan Branch. The group of 8 female members and it was formed by an NGO (Womens Interlink Foundation). It is a heterogeneous group.

The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHGs. Even they did not care to execute their group activities in proper manner. Also the members did not participate regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

BALLAVPURDANGA NATUNPALLY:

Structure and Function:

This SGH was formed during 3rd December 2003 and opened bank a/c, in MGB, Sriniketan Branch. The group of 12 female members and it was formed by an NGO (Womens Interlink Foundation). It is a heterogeneous group.

The above mentioned group maintain by the rules and regulations as guided by NABARD. Even they care to execute their group activities in
proper manner. Sometime the members did not participate regularly in the groups meeting. But they deposit their monthly savings. This group is existent now.

In this group I observed that political affinity of the group members which was took a valuable part to influenced social communication. I observed that, political affinity was one of the major reason of existence and functioning of SHGs, because in each and every village there remained an undue influence either by the ruling party or by the opposition party. Political affinity had an effect on these groups. Any member or her/his relative related with the political party who played major part to dominate other group members. As a result cold conflict was happened among the group members. For this the group might be dropped out, only for money they adjusted with this situation but constantly they carried their conflict in group. As a result group lost their integrity. On the contrary their was an exceptional case happened in some of the groups. Here, the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group. In this way the group might be survive even lack of interaction among the members.

JAHERERA:

Structure and Function:

This SGH was formed during 11th September 2006 and opened bank a/c, in SBI, Santiniketan Branch. The group of 6 female members and it was formed by an NGO (Womens Interlink Foundation). It is a homogeneous group.

The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHGs. Even they did not care to execute their group activities in proper manner. Also the members did not participate
regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

MANASHI:
Structure and Function:
This SGH was formed during 9th January 2007 and opened bank a/c, in SBI, Santiniketan Branch. The group of 10 female members and it was formed by an NGO (Womens Interlink Foundation). It is a homogeneous group.

The above mentioned group did not abide by the rules and regulations as stated by NABARD to the SHG. Even they did not care to execute their group activities in proper manner. Also the members did not participate regularly in the groups meeting. They did not deposit their monthly savings. These group members could not repay their loans obtained from Bank in time. Thus, they failed to maintain a group only for lack of intra-group communication.

The chief reason for the groups being fall apart are intra-group communication and inter-group communication. Out of all the dropped out groups mostly were formed by males. The main reasons of their downfall are their drinking habits, poverty, reluctance and negligence in organizing meetings, either weekly, monthly or quarterly, ignorance as well as reluctance in savings and banking habits, lack of inter group, as well as intra-group communication.

I observed that NGO took a big part for surviving a SHG in several circumstances. Many SHGs were formed, developed and supervised by the NGO in directly or indirectly. But, in some cases, it is found that many of the NGOs did not function and withdraw their activities suddenly. In Ballavpurdanga I observed that, a government project was initiated by a NGO named Womens Interlink Foundation which in the course of time, helped to
form 7 SHGs of the village. Out of the 7 SHGs formed by this NGO, 6 were seemed to be defunct after completion of government project. At the time of operation of the project members of these SHGs deposited their savings in banks. But, post-completion period of the project, the members of SHGs failed to keep their group intact, and finally the groups were found to have been dropped out. It is due to lack of inter-group communication between SHGs and out source agency.

It observed that, few more Self-Help Groups formed by Womens Interlink Foundation, but which SHGs were dropped out. Such discontinued groups were namely, Naowa Sirjon, Murmu Gauta, Maranburi, Acadash Marddy, Shimul, Bhairab, Jaba, Marshall and Lichear Gauta.
MIREPARA

I observed in Mirepara, out of total six SHGs, one male group and all formed by females. The groups were Mirepara Swanirbhar Mahila Mondal, Unnati Swanirbhardal, Ankur Swanirbhardal, Data Baba Swanirbhar Mahila Mondal, Nur Baba Swanirbhar Mahila Mondal, Manabhiman Swanirbhar Mahila Mondal. In the following paragraphs the details of SHGs are indicated. The process of formation revolved around the stages of storming, norming, forming and performing.

In this village I observed four homogeneous and two heterogeneous group. All groups were formed by highest 20 members and lowest 10 members and average 12 members.

Mirepara Swanirbhar Mahila Mondal:

Structure and Function:

This SGH was formed during 2\textsuperscript{nd} January 2005 and opened bank a/c, in MGB, Sian Branch. The group of 20 female members and it was formed by bank (MBG, Sian Branch).

The leader of this group does not execute her duties as a leader. Such as she didn’t call periodical meetings, even she not to collect savings from members and deposit it in the bank. As a result group was dropped out for lack of intra-group communication.

Unnati Swanirbhar Mahila Mondal:

Structure and Function:

This SGH was formed during 2\textsuperscript{nd} January 2005 and opened bank a/c, in MGB, Sian Branch. The group of 20 female members and it was formed by bank (MBG, Sian Branch).

In this village I observed that political affinity of the group members which was took a valuable part to influenced social communication. I
observed that, political affinity was one of the major reason of existence and functioning of SHGs, because in each and every village there remained an undue influence either by the ruling party or by the opposition party. Political affinity had an effect on these groups. Any member or her/his relative related with the political party who played major part to dominate other group members. As a result cold conflict was happened among the group members. For this the group might be dropped out, only for money they adjusted with this situation but constantly they carried their conflict in group. As a result group lost their integrity. On the contrary their was a exceptional case happened in some of the groups. Here, the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group. In this way the group might be survive even lack of interaction among the members.

The above mentioned group maintain by the rules and regulations as guided by NABARD. Even they care to execute their group activities in proper manner. Sometime the members did not participate regularly in the groups meeting. But they deposit their monthly savings. This group is existing now.

Ankur Swanirbhar Mahila Mondal:

Structure and Function:

This SGH was formed during 21st July 2005 and opened bank a/c, in MGB, Sian Branch. The group of 12 female members and it was formed by bank (MBG, Sian Branch).

The group leader of this group is much dishonest. She offend use to copy signature of the group members for the collection money directly from bank for her own use.
I observed that females below 18 years of age are members of this group. Village females who did not attain majority are usually unexpected to understand the details of banking and they are not able to simultaneously carried banking and group activities efficiently. So it is quite unwisely to involve minor females as members of the group.

**Manabhiman Swanirbhar Dal:**

**Structure and Function:**

This SGH was formed during 7th September 2004 and opened bank a/c, in MGB, Sian Branch. The group of 10 female members and it was formed by bank (MBG, Sian Branch).

Political intervention is a major reason to the existence and functioning of SHGs, because in each and every village there remains an undue influence either by the ruling party or by the opposition party.

Political intervention has an effect on these groups. Members of the SHGs are sometime ignored by the bank. And they are not communicating with the bank, they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers are bound to join the political parties.

**Nur Baba Swanirbhar Dal:**

**Structure and Function:**

This SGH was formed during 19th July 2005 and opened bank a/c, in MGB, Sian Branch. The group of 20 female members and it was formed by bank (MBG, Sian Branch).

I observed that females below 18 years of age are members of this group. Village females who did not attain majority are usually unexpected to understand the details of banking and they are not able to simultaneously
carried banking and group activities efficiently. So it is quite unwisely to involve minor females as members of the group.

According to rule, members belonging from the same family can not be made members of a group. I observed here mother- and daughter were members of the same group both were engaged in the same group. They join as members in a group, one family gets on an additional benefit to get loan and they are also influence other group members in any kind of group decision making part. As a result make conflict between the members and group was dropped out.

Data Baba Swanirbhar Dal :

Structure and Function :

This SGH was formed during 19th July 2005 and opened bank a/c, in MGB, Sian Branch. The group of 20 female members and it was formed by bank (MBG, Sian Branch).

Political intervention is a major reason to the existence and functioning of SHGs, because in each and every village there remains an undue influence either by the ruling party or by the opposition party.

Political intervention has an effect on these groups. Members of the SHGs are sometime ignored by the bank. And they are not communicating with the bank, they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers are bound to join the political parties.
JUBUTIA

I observed in Jubutia out of 18 SHGs, 1 Male group and 17 SHGs formed by females. The groups are - Durga Mata Swanirbhar Dal, Dishri Swanirbhar Dal, Ramkrishna Swanirbhar Dal, Jubitia Dharmoraj Swanirbhar Dal, Padmabati Swanirbhar Dal, Maa Kali Swanirbhar Dal, Jubitia Maa Durga Swanirbhar Dal, Netaji Swanirbhar Dal, Annapurna Swanirbhar Dal, Gramashwari Swanirbhar Dal, Jampaswar Swanirbhar Dal, Santoshi Mata Swanirbhar Dal, Basanti mata Swanirbhar Dal, Tara Maa Swanirbhar Dal, Sarada Swanirbhar Dal, Shyama Maa Swanirbhar Dal, Sarbojanin Durga Mata Swanirbhar Dal, Souro Purosh Swanirbhar Dal, In the following paragraphs the details of SHGs are indicated. The process of formation revolved around the stages of storming, norming, forming and performing.

In this village I observed 18 homogeneous group. All groups were formed by highest 14 members and lowest 9 members and average12 members.

**Durga Mata Swanirbhar Dal**

**Structure and Function :**

This SHG was formed during 9th Jan, 2008 and opened bank a/c in MGB, Jubutia Branch. The group formed by 11 female members.

The leader of this group does not execute her duties as a leader. Such as she didn’t call periodical meetings, even she not to collect savings from members and deposit it in the bank. As a result group was dropped out for lack of intra-group communication.

**Dishari Swanirbhar Dal :**

**Structure and Function :**

This SHG was formed during 24 May 2005 and opened bank, Jubutia Branch. The group formed by 12 female members.
The leader of this group does not execute her duties as a leader. Such as she didn’t call periodical meetings, even she collects savings from members and did not deposit savings money in the bank. As a result group was dropped out for lack of intra-group communication.

**Ramkrishna Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 19 May 2007 and opened bank a/c, Jubutia Branch. The group formed by 12 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.

**Jubutia Dharmoraj Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 6th Jan 2010 and opened Bbank a/c in MGB, Jubutia Branch. The group formed by 13 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.

**Padmabati Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 9th May 2007 and opened bank a/c in MGB, Jubutia Branch. The group formed by 14 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their
bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.

Maa Kali Swanirbhar Dal:

Structure and Function

This SHGs was formed during 29th Aug. 2004 and opened bank a/c in MGB, Jubutia Branch. The group formed by 9 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.

Maa Durga Swanirbhar Dal:

Structure and Function:

These SHGs was formed during 26th Sep. 2004 and opened bank a/c in MGB, Jubutia Branch. The group formed by 10 female members.

The leader of this group does not execute her duties as a leader. Such as she didn’t call periodical meetings (she did not called meeting still one year), even she collects savings from members and did not deposit savings money in the bank. As a result group was dropped out for lack of intra-group communication.

Netaji Swanirbhar Dal:

Structure and Function:

This SHG was formed during 12th Mar 2008 and opened bank a/c in MBG, Jubutia Branch. The group formed by 10 female members.

The above mentioned group maintain by the rules and regulations as guided by NABARD. Even they care to execute their group activities in proper manner. Sometime the members did not participate regularly in the
groups meeting. But they deposit their monthly savings. This group is existent now.

**Annapurna Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 21 May 2010 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

The above mentioned group maintain by the rules and regulations as guided by NABARD. Even they care to execute their group activities in proper manner. Sometime the members did not participate regularly in the groups meeting. But they deposit their monthly savings. This group is existent now.

**Gرامswari Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 1st Oct. 2006 and opened bank in MGB, Jubutia Branch. The group formed by 12 female members.

The leader of this group does not execute her duties as a leader. Such as she didn’t call periodical meetings, even she collected savings from members and did not deposit savings money in the bank. As a result group was dropped out for lack of intra-group communication.

**Japswar Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 2nd Sep. 2003 and opened bank a/c in MGB, Jubutia Branch. The group formed by 9 female members.

I also observed that in this group leader initiating the signature of the members for withdraw of group savings money from bank, for their own requirements. But the members are not known about this fact. She did not
informed of the other members of the group. The total amount she collected from the bank but kept in hides with her. The development that a group required to exist, it was absent here, as a result the groups were dropped out.

After a certain period of time, change of leadership is rule but it was not maintained here. The leader of these groups continues enjoy the leadership up to seven years from the day of the formation of their group. As a result made a conflict between the group members and group leaders. It was one of the reasons for the group to fall apart.

**Santashi Mata Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 14 Dec. 2009 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

The departments controlled by the government, which are responsible for maintenance and regulation of the SHGs, it has been observed that the representatives did not execute their duties, such as, the proposed training to have been given for the purpose of production and marketing, to enhance coordination among the groups to carry on its group work.

When the group tries to strengthen their stability to exist and carrying on their activities, they genuinely require the proper guidance of the appointed officials. It is quite unfortunate to say that, they mostly did not get any help from these officials.

**Basanti Mata Swanirbhar Dal:**

**Structure and Function:**

This SHG was formed during 7th Nov 2006 and opened bank in MGB, Jubutia Branch. The group formed by 13 female members.

In this village I observed that, political affinity of the group members which was took a valuable part to influenced social communication.
observed that political affinity was one of the major reason of existence and functioning of SHGs, because in each and every village there remained an undue influence either by the ruling party or by the opposition party. Political affinity had an effect on these groups. Any members of the group or her/his relative related with the political party who played major part to dominate other group members. As a result cold conflict was happened among the group members. For this the group might be dropped out, only for money they adjusted with this situation but constantly they carried their conflict in group. As a result group lost their integrity. On the contrary their was an exceptional case happened in some of the groups. Here, the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group. In this way the group might be survive even lack of interaction among the members. It was found in the field that, the assistant group leader of this group who is the wife of a panchayet member but the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group.

Tara Maa Swanirbhar Dal :

Structure and Function :

This SHG was formed during 9th May 2007 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.
Sarada Maa Swanirbhar Dal :

Structure and Function :

This SHG was formed during 7th Jul 2008 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra-group communication is better in this group, compared to the other ones, for which this group successfully exists.

Shyama Maa Swanirbhar Dal :

Structure and Function :

This SHG was formed during 7th Jul 2008 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra group communication is better in this group, compared to the other ones, for which this group successfully exists.

Sarbojanin Durga Mata Swanirbhar Dal :

Structure and Function :

This SHG was formed during 25th Aug 2009 and opened bank a/c in MGB, Jubutia Branch. The group formed by 10 female members.

The above mentioned group maintain by the rules and regulations as guided by NABARD. Even they care to execute their group activities in proper manner. Sometime the members did not participate regularly in the groups meeting. But they deposit their monthly savings. This group is existing now.
Souravpurush Swanirbhar Dal:

Structure and Function:

This SHG was formed during 4th July 2005 and opened bank a/c in MGB, Jubutia Branch. The group formed by 12 female members.

Political intervention is a major reason to the existence and functioning of SHGs, because in each and every village there remains an undue influence either by the ruling party or by the opposition party.

Political intervention has an effect on these groups. Members of the SHGs are sometime ignored by the bank. And they are not communicating with the bank, they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers are bound to join the political parties.

KAJI PARA

I observed in the village Kajipara, out of 16 SHGs, 5 groups were formed by male and 11 SHGs were formed by female. The groups are Keyaphul swanirbhar, Gitanjili, Imantala swanirbhar dal, Tatipukur Sawannirbhir Mahila Mandal, Kajipara Sawannirbhir Mahila Mandal, Pakur Tala Mahila Mondoli Sawannirbhir Dal, Chatana Sawannirbhir Dal, Sian Barogora Swanirbhar Dal, Jevan Jor Swanirbhar Dal, Kalimata Sawannirbhir Dal, Chisti Sawannirbhir Dal, Jilani Sawannirbhir Dal, Aikatan Sawannirbhir Dal, Ruhini Sawannirbhir Dal, Chaidrai Sawannirbhir Dal, Saheli Swanirbhar Dal.

In this village I observed 8 homogeneous and 8 heterogeneous groups. All groups were formed by highest 19 members and lowest 10 members and average 12 members.
Keyaphul Swanirbhar Dal:

Structure and Function:

This SHG was formed during 21st Sep. 2007 and opened bank a/c, Sian Branch. The group formed by 12 female members.

I also observed that in this group leader initiating the signature of the members for withdraw of group savings money from bank, for their own requirements. But the members are not known about this fact. She did not informed of the other members of the group. The total amount she collected from the bank but kept in hides with her. The development that a group required to exist, it was absent here, as a result the groups were dropped out.

Ruhini Sawannirbhir Dal:

Structure and Function:

This SHG was formed during 15th Jul 2008 and opened bank a/c, Sian Branch. The group formed by 10 female members.

Sometimes economic factor is venerable for integrity of group. While this economic factor or economic communication also holds group integrity. I observed that starting with savings deposit to production, marketing to other group works every activity is properly synchronized. It is specially mention that, the initiative to form this group was taken by a land lord, who himself is a member of this group and owner of this land. The activity of the SHG was properly moving. Activities include likes fishery activity in the pond of that area and plantation of trees surrounding the pond. This land lord involvement in this group is a secondary source of income of him. Although he himself is not the group leader but all functions of the group are executed under his supervision. These SHG members are bound to obey him. Because he is economically strong member in this SHG.

I observed that group political affinity of the group members which was took a valuable part to influenced social communication. I observed that,
political affinity was one of the major reason of existence and functioning of SHGs, because in each and every village there remained an undue influence either by the ruling party or by the opposition party. Political affinity had an effect on these groups. Any member of the group or her/his relative related with the political party who played major part to dominate other group members. As a result cold conflict was happened among the group members. For this the group might be dropped out, only for money they adjusted with this situation but constantly they carried their conflict in group. As a result group lost their integrity. On the contrary their was a exceptional case happened in some of the groups. Here, the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group. In this way the group might be survive even lack of interaction among the members.

**Pakur Tala Mahila Mondoli Sawannirbhir Dal :**

**Structure and Function :**

This SHG was formed during 21th June. 2004 and opened bank a/c in MGB, Sian Branch. The group formed by 13 female members.

As per the normative behaviour of the group, member of a block can’t be a member of a SHG of any other Block. But the leader of this group did not go by the guidelines stated, this group leader did not maintain rule. She did bring a relative along with her, who belongs to the Nanoor Block. She did not participate in group activities but got bank loan as a member. Such decision was taken by the group leader, she did not communicate to the other members of her group. This reason made a misunderstanding between the members and the group leader due to lack of communication.

After a certain period of time, change of leadership is rule but it was not maintained here. The leader of this groups continues enjoy the leadership
up to seven years from the day of the formation of their group. As a result made a conflict between the group members and group leaders. It was one of the reasons for the group to fall apart.

**Imamtala, Sawannirbhir Mahila Mandal:**

**Structure and Function:**

This SHG was formed during 28th Oct. 2002 and opened bank a/c in MGB, Sian Branch. The group formed by 11 female members.

I also observed that in this group assistant group leader initiating the signature of the members for withdraw of group savings money from bank, for their own requirements. But the members are not known about this fact. She did not informed of the other members of the group. The total amount she collected from the bank but kept in hides with her. The development that a group required to exist, it was absent here, as a result the groups were dropped out.

According to rule, members belonging from the same family can not be made members of a group. I observed here mother-in-law and daughter-in-law were members of the same group both were engaged in the same group. They join as members in a group, one family gets on an additional benefit to get loan and they are also influence other group members in any kind of group decision making part. As a result make conflict between the members and group was dropped out.

**Tatipukur Sawannirbhir Mahila Mandal:**

**Structure and Function:**

This SHG was formed during 30th Aug. 2002 and opened bank a/c in MGB, Sian Branch. The group formed by 19 female members.

In this village I observed that they are not following maximum SGHs rules and regulations which guided by NABARD. Even they are not active in
their group works like-members not subscribe to monthly group saving, not participate in weekly or monthly group meeting and not subscribed credit loan which were they taken from the bank etc.

**Jilani Sawannirbhir Dal:**

**Structure and Function:**

This SHG was formed during 2nd May 2008 and opened bank a/c, Sian Branch. The group formed by 13 female members.

I observed that political affinity of the group members which was took a valuable part to influenced social communication. I observed that, political affinity was one of the major reason of existence and functioning of SHGs, because in each and every village there remained an undue influence either by the ruling party or by the opposition party. Political affinity had an effect on these groups. Any member of the group or her/his relative related with the political party who played major part to dominate other group members. As a result cold conflict was happened among the group members. For this the group might be dropped out, only for money they adjusted with this situation but constantly they carried their conflict in group. As a result group lost their integrity. On the contrary their was an exceptional case happened in some of the groups. Here, the members of the group did not like to interact with their leader by regular meeting. This was so happened because of leader’s active role in power politics. And so, the members were found to be very much reluctant in interaction with their leader but, even then, the members did not quit the group. In this way the group might be survive even lack of interaction among the members.

**Aikatan Sawannirbhir Dal:**

**Structure and Function:**

This SHG was formed during 24th Aug. 2007 and opened bank a/c, Sian Branch. The group formed by 12 female members.
Political intervention is a major reason to the existence and functioning of SHGs, because in each and every village there remains an undue influence either by the ruling party or by the opposition party.

Political intervention has an effect on these groups. Members of the SHGs are sometime ignored by the bank. And they are not communicating with the bank, they took help from the political parties for their banking needs. After that these political people force these rural people to participate in political rallies and meetings. These poor villagers are bound to join the political parties.

**Jevan Jor Sawannirbhir Dal :**

**Structure and Function :**

This SHG was formed during 15th Apr 2008 and opened bank a/c, Sian Branch. The group formed by 10 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra group communication is better in this group, compared to the other ones, for which this group successfully exists.

**Soheli Sawannirbhir Dal :**

**Structure and Function :**

This SHG was formed during 25th September 2003 and opened bank a/c in MGB, Sian Branch. The group formed by 10 female members.

I observed that this SHG have been functioning properly. Members of this group held periodical meetings and regularly deposit savings in their bank accounts. Intra group communication is better in this group, compared to the other ones, for which this group successfully exists.
Kajipara Sawannirbhir Mohila Mondal:

Structure and Function:

This SHG was formed during 25th September 2001 and opened bank a/c in MGB, Sian Branch. The group formed by 19 female members.

The departments controlled by the government, which are responsible for maintenance and regulation of the SHGs, it has been observed that the representatives did not execute their duties, such as, the proposed training to have been given for the purpose of production and marketing, to enhance coordination among the groups to carry on its group work.

When the group tries to strengthen their stability to exist and carrying on their activities, they genuinely require the proper guidance of the appointed officials. It is quite unfortunate to say that, they mostly did not get any help from these officials.

Chaidrai Sawannirbhir Dal:

Structure and Function:

This SHG was formed during 28th Nov. 2005 and opened bank a/c, Sian Branch. The group formed by 15 female members.

According to rule, members belonging from the same family can not be made members of a group. I observed here mother-in-law and sister-in-law were members of the same group both were engaged in the same group. They join as members in a group, one family gets on an additional benefit to get loan and they are also influence other group members in any kind of group decision making part.

Chatana Sawannirbhir Dal:

Structure and Function:

This SHG was formed during 28th Nov. 2006 and opened bank a/c, Sian Branch. The group formed by 14 female members.
The departments controlled by the government, which are responsible for maintenance and regulation of the SHGs, it has been observed that the representatives did not execute their duties, such as, the proposed training to have been given for the purpose of production and marketing, to enhance coordination among the groups to carry on its group work.

When the group tries to strengthen their stability to exist and carrying on their activities, they genuinely require the proper guidance of the appointed officials. It is quite unfortunate to say that, they mostly did not get any help from these officials.

Baragore Sawannirbhir Mohila Mondal:

Structure and Function:

This SHG was formed during 22th Feb. 2008 and opened bank a/c in MGB, Sian Branch. The group formed by 10 female members.

According to rule, members belonging from the same family can not be made members of a group. I observed here mother-in-law and sister-in-law were members of the same group both were engaged in the same group. They join as members in a group, one family gets on an additional benefit to get loan and they are also influence other group members in any kind of group decision making part.

Chisti Sawannirbhir Gosthi:

Structure and Function:

This SHG was formed during 22th Feb 2006 and opened bank a/c, Sian Branch. The group formed by 12 female members.

According to rule, members belonging from the same family can not be made members of a group. I observed here mother-in-law and sister-in-law were members of the same group both were engaged in the same group. They join as members in a group, one family gets on an additional benefit to get
loan and they are also influence other group members in any kind of group decision making part.

Gitanjali Sawannirbhir Dal:

Structure and Function:

This SHG was formed during 11th Oct. 2007 and opened bank a/c in MGB, Sian Branch. The group formed by 12 female members.

This group mainly formed because of to get loan quickly and easily. However, they never involve themselves together in religious ceremonies and occasions of each other which give an impression that caste consciousness was very much prevail among them. They did not have any social communication. They formed the group only for the earn money. Social communication is the basic criteria to require maintaining a group. Inter-group communications in terms of social communication maintain the group properly.

After a certain period of time, change of leadership is rule but it was not maintained here. The leader of these groups continues enjoy the leadership up to seven years from the day of the formation of their group. As a result made a conflict between the group members and group leaders. It was one of the reasons for the group to fall apart.

Kalimata Sawannirbhir Dal:

Structure and Function:

This SHG was formed during 10th Apr. 2006 and opened bank a/c in MGB, Sian Branch. The group formed 13 female members.

I observed in Kajipara out of 16 SHGs, only 8 SHGs are heterogeneous in nature. Out of them this SHG did not have any regular interaction with the members. The group members mainly formed group because of to get loan quickly and easily. However, they never involve themselves together in
religious ceremonies and occasions of each other which give an impression that caste consciousness was very much prevail among them. They did not have any social communication. They formed the group only for the earn money. Social communication is the basic criteria to require maintaining a group. Inter-group communications in terms of social communication maintain the group properly.

In the period of field study, I observed that groups were dropped for several factors. These factors or courses could indicate their drop out reasons, like social, economical, political and some other external factors.

**Factors of dropout SHGs : Table No 5.5**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Male Group</th>
<th>Female Group</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>28.57</td>
</tr>
<tr>
<td>Economical</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>7.15</td>
</tr>
<tr>
<td>Political</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>21.43</td>
</tr>
<tr>
<td>NGO</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>42.85</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
<td>13</td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

Social factor as stated here indicated factors, as whether the group members were faces any obstacle or influence from their families, neighbors or from the villager to join a group or to maintain a group.

Economic factor emphasize on whether the members individually could managed to collected the stipulated amount required to deposit for monthly group savings, which indicated that many groups dropped out to function to economic distress of members. On the other hand, many groups often tried to raise funds by unethical way from the bank and ignored NABARD guidelines.
Political reasons involved an emphasis to indicate that whether there worked any political factor behind the broak of a group. It was found that SHGs of the village name Mirepara. The ruling party was used SHGs members to join political activities. In term of condition that hey help them to get loan from bank.

NGO’s direct or indirect cooperation to form SHGs. SHGs were developed and supervised by the NGOs, but many of these SHGs did not function properly. If the NGO was sudden withdraw then SHGs were dropped out.

I closely observed that out of 47 groups, 4 female groups were dropped out for the social factor, 1 for economic factor, 1 male and 2 female groups were for political factor and 6 female groups did break due to removal of support from the NGO. Total 14 groups were dropped out.

**SUMMARY**

The chapter I described a detailed description and knowledge on the structure and function of each individual group.

In function I described a broad detail on group activities, activities of individual member and about the performance level of the group and the other hand I described the aforesaid reasons, I came to know on how many groups were dropped out, its detailed description and analysis.