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Final Report

Assessment and Analysis of 63 Nutritional Shops “Bagan Bazars” in Tea Garden areas of Assam



Assam State Rural Livelihood Mission Society
Panjabari, Guwahati-781032

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Preface

The tea garden workers are among the most underprivileged community in the state. The lives of the community are secluded in the limits of the garden and their socio-economic development is not in the desired line. The Assam State Rural Livelihoods Mission Society has been working as a catalyst to transform the socio-economic condition of the tea garden community by initiating the Bagan Bazar project. The Bagan Bazars are the nutrition shops in tea garden areas managed and operated by the women SHGs. The primary substance of the project is the empowerment of the women in the pursuit of their socio-economic development.

This report presents the design and implementation status of the project and the problems faced by the SHG members in managing the Bagan Bazars. Also, the efficacy and effectiveness of various aspects and their influence on the Bagan Bazars has been deliberated in details. The approach and outcome of the study is purely based on primary data collected first hand by the researchers and the field team. At the time of developing this report, it was not only ensured that the data collected have been properly reflected but special care has been taken to highlight the ground scenario in true sense.

Acknowledgement

The Moksha Consultancy would like to acknowledge the State Mission Director, Assam State Rural Livelihoods Mission Society, Government of Assam for supporting the Bagan Bazar project for the tea garden community of the state.

The study in its present form is the outcome of numerous support and cooperation rendered by the SHG members of the Bagan Bazars. This was infact a privilege for Moksha Consultancy to undertake this study that helped us to understand the tea garden community more closely.

Special thanks also go to the staffs of the ASRLM for their constant support during the period.

Chandan Baruah
Ratna B. Thapa

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EXECUTIVE SUMMARY

The Nutrition Shop called “Bagan Bazar” is a special initiative of the Assam State Rural Livelihood Mission Society (ASRLMS), Government of Assam. It is being implemented in 63 tea garden areas across 18 districts of the state. The Bagan Bazars are fully managed and operated by women SHGs of the respective tea gardens.

In order to review the status and performance of the Bagan Bazars, an assessment and analysis of the 63 Bagan Bazars has been carried out.

Methodology

The report is based on primary data collected first hand by the researchers and the field staffs team through Focused Group Discussions with the SHGs and In-depth Interviews with randomly selected individuals.

The Bagan Bazars has been covered in census mode and the visit has been made to each Bagan Bazars without any prior information to the SHG or the field offices of the ASRLMS. Five individual respondents for the survey are selected randomly in the line of approach to the Bagan Bazars

Status of Bagan Bazars

Of the total 63 Bagan Bazars, 53 Bagan Bazars are operational while 10 Bagan Bazars are closed.

About 14% of the shops are doing considerably well and operating in a professional way whereas about 10 are on the verge of closure. The remaining are in the category of average, poor and closed.

About 40% Bagan Bazars are located near the *residential* colonies while about 32% near the *factory*. About 8% Bagan Bazars are located close to both *factories and residences*. The remaining Bagan Bazars are located near the *market, hospital and playground*.

Bagan Bazars located near the residential colonies are performing well while the Bagan Bazars located near the factories are performing poorly.

Programme Design and Implementation

The SHGs fulfilling the norm of NRLM's Panchasutra are eligible for selection to take up the Bagan Bazar project. In the overall SHGs, about 66% of the members are workers and only 34% are non-workers.

The Bagan Bazars has been positioned as Nutrition Shops. The nutritional foods are costly and unaffordable to the general population of the garden. About 80% of the shops registered huge loss on nutritional products as they remain unsold and the product expired.

The locations were provided by the garden management as per their wish and availability of infrastructure rather than the project suitability. About 51% of the groups were dissatisfaction with the location of the Bagan Bazars.

Location near factory is found unsuitable as generally about 10% workers are engaged in factory and the remaining are engaged in the plantations. As such, the frequency of the general workers to the factory is very limited. The December to April is a lean period for the tea gardens due to low production and there is an environment of constraint among the workers as all the temporary workers are laid down.

The location near hospital is not appropriate as most garden hospitals are located separately. The patients coming to hospital do not have the state of mind to purchase groceries and the requirement of garden hospital is found to be negligible.

The location in the midst of residential areas and markets are found to be most suitable.

Accounting is not standard and varies among the Bagan Bazars. The number of books to be maintained is high and found inappropriate for small nature of business like Bagan Bazar.

Not a single SHG knows about the bank loan modalities like interest rate and the payment structure.

Programme Efficacy and Effectiveness

The SHGs members involved in the Bagan Bazar were found to have high confidence level and enjoys better social status.

The ASRLM has been successful in creating a strong brand and establishing assets across the state.

The tag of nutrition shop no longer stands valid with the Bagan Bazars as most of them no longer stock any nutrition products. The tag has prohibited the sales of Pan & Tamuls in the shops, which is highly consumed in the state.

All the SHG members do not participate and the average active member is 2 persons per Bagan Bazar. In case of sickness or other engagements of the active members, the Bagan Bazar has to be temporary closed for the period.

The selection of SHGs with large workers and their functional pattern has reduced the efficacy of the Bagan Bazar programme in comparison to their actual potential.

The timing of the Bagan Bazars in many areas is as per suitability of the SHG members rather than the customer's. In pretext of work, many members neither participate in the Bagan Bazar nor discuss about their functioning or future plan in their weekly meeting.

The grocery retail is a low profit and high volume business. The low profit margin, operational cost, credit to customers, etc. do not lend ample money for monthly remuneration and business development. This is most critical aspect threatening the sustainability of the Bagan Bazar project.

The ownership of most Bagan Bazar has shifted from the SHG into the hand of 2-3 active members. There are about 10 Bagan Bazars owned by single person while there are 11 Bagan Bazars managed by the relatives of either the President or the Secretary of the SHGs.

Observations and Suggestions

Management & Operation

- A Standard Operational Procedure (SOP) is required for management and operational of the Bagan Bazars.
- Accountability should be defined and both the President and the Secretary should not be allowed together to be active member of the Bagan Bazars to minimize the domination during the weekly meeting.
- Weekly meetings should be monitored by the ASRLM block offices.

Closure of Bagan Bazar

- The ASRLM should take prompt action for Conflict Resolution among the SHG members before it turns intense and ugly.
- A closure procedure or exit policy should be immediately framed for withdrawal and termination of the SHGs from the project.

Location: There are 23 Bagan Bazars with critical location that requires relocation. The selection of location for the Bagan Bazars should be based on feasibility of the project and in context of tea garden area.

- The basic catchment area should be first outlined for the purpose of selection of each location
- The Bagan Bazar should be established only when the location is highly suitable and agreeable to the SHGs and not as per the choice of the garden authority. In the absence of suitable location, there is no need to initiate the project in that garden.

Book Keeping

- A simple and standardized format is suggested for book keeping in the Bagan Bazars.
- The number of books should be minimal and the focus should be more on the customers.
- Sales and purchase register with proper invoices in daily/monthly format and bank statement is enough to run the Bagan Bazars.

Nutrition Tag: The tag of nutrition shop should be removed and the shops may be simply known as the Bagan Bazars to enhance the profitability of the shop.

Bank Loan: The block offices must ensure timely collection and distribution of bank loan statement to the respective SHGs.

Diversification of Activities: The lack of participation and vibrancy in the Bagan Bazar is due to limited activity. The Bagan Bazars may be provided with additional activities like tailoring, tea & snack, pan shop, etc. after proper survey by the SHGs and validation from the block offices

Chapter 1

INTRODUCTION AND METHODOLOGY

The Nutrition Shop called “Bagan Bazar” is a special initiative of the Assam State Rural Livelihood Mission Society (ASRLMS), Government of Assam. It is being implemented in 63 tea garden areas across 17 districts of the state. The Bagan Bazars are fully managed and operated by women SHGs of the respective tea gardens. The project was launched in two phases, initially with 24 Bagan Bazars in the year 2015 followed by 39 Bagan Bazars in the year 2016. In order to review the status and performance of the Bagan Bazars, an assessment study was being sought by the state mission office. Consequently, the ASRLM selected Moksha Consultancy Private Limited, Guwahati to undertake the assessment and analysis of the Bagan Bazar project with the following objectives:

1. Assessment of the 63 Bagan Bazars
2. Gap analysis of Bagan Bazars
3. Sustainability analysis of the individual Bagan Bazars
4. Suggestive strategy and work plan to strengthen the Bagan Bazars
5. Framework of a Business Model on Nutrition Shop “Bagan Bazars” in tea garden areas in order to replicate the same in the state.

About ASRLMS

The Assam State Rural Livelihood Mission Society (ASRLMS) is established for implementing the National Rural Livelihood Mission (NRLM) launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The NRLM is subsequent to the Swarnajyanti Gram Swarojgar Yojana (SGSY) that started in the year 1999 as a flagship programme of the union government. The NRLM is implemented in a mission mode and the ASRLM is the State Mission Management Unit registered as a Society to implement the activities in the state. It is an independent and autonomous body under Society Registration Act XXI of 1860, and established by Panchayat & Rural Development Department, Government of Assam on 11th Nov'2011.

The core belief of the NRLM is that poor have innate capabilities and strong desire to come out of the poverty and this intrinsic capability of the poor is unleashed only when they are organized into institution truly owned by them, provided sufficient capacity building and handholding support. Thus, the programme targets to bring atleast one woman member from each identified rural poor household and mobilize them into SHGs.

The NRLM is an extensive programme and has implementation structure at the state, district, block and the Panchayat level. The ASRLM is implementing the Deen Dayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) from the year 2011 and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) from the year 2014. The Nutritional Shop named “Bagan Bazar” is a special initiative of the ASRLM for the tea garden areas which started in the year 2015.

Components of Bagan Bazars

The Bagan Bazar programme is quite unique in terms of its operational model. While the SHGs completely own, manage and operate the Bagan Bazars but each Bagan Bazars are the outcomes of collective support of the ASRLMS, AGVB and the respective Tea Company. The tea company provides the building to house the Bagan Bazars. The ASRLMS selects and trains the SHGs for the Bagan Bazars and suitably develop the building and provides the requisite furniture and equipment to operate it. The AGVB provide loan to the Bagan Bazars for purchase of goods for sale. As a result of this unique implementation model, the tea company monitors the primary asset; ASRLMS does the handholding and the bank appraises the financial health of the SHGs. The implementation model is designed to enhance the robustness of the Bagan Bazar programme.

The estimates for investment in the Bagan Bazars during the second phase by the ASRLMS are as follows:

Table No.1.1: Estimate of investment in Bagan Bazaar

Particulars	Amount
Building (to be provided by the garden authority)	
Civil works-Flooring, Rolling Shutter, Partition, Ceiling Plastering, electrification, etc. (As per requirement in each site)	70000.00
Furniture (7 Goods Rack, 2 Nos. Vegetable Racks, 1 Counter Table and 1 Chair)	61,200.00
Visi-Cooler (220 Ltr.) – Refrigerator with Stabilizer	34,800.00
Digital Weighing Scale with inventory management (30 Kg)	30,000.00
Glow Sign Board (10 ft. x 3 ft.) (As per requirement in each site)	13,300.00
Misc. Cost	5000.00

Area of Coverage

The survey has been conducted across 29 blocks spread over 17 districts of the state covering a total of 63 Bagan Bazars. It comprises of 36 Bagan Bazars in the Upper Assam area, 16 in the North Bank, 6 in the South Bank and 5 Bagan Bazars in the Lower Assam area. The Sonitpur and Jorhat districts have the highest number of Bagan Bazars in the state.

Table No.1.2

Upper Assam ▪ Tinsukia (7) ▪ Dibrugarh (4) ▪ Jorhat (10) ▪ Charaideo (5) ▪ Sibsagar (4) ▪ Golaghat (4) ▪ Nagaon (2) 36 Nos.	Lower Assam ▪ Bongaigoan (1) ▪ Udalguri (1) ▪ Darrang (1) ▪ Dhubri (1) ▪ Baksa (1) 5 Nos.
North Bank ▪ Sonitpur (13) ▪ Lakhimpur (3) 16 Nos.	South Bank ▪ Cachar (3) ▪ Hailakandi (2) ▪ Karimganj (1) 6 Nos.

Methodology

The report is based on primary data collected first hand by the researchers and the field teams. The data has been collected through Focused Group Discussions with the SHGs and In-depth Interviews with randomly selected individuals during the field visit to Bagan Bazar areas.

The Bagan Bazars has been covered in census mode and the visit has been made to each Bagan Bazars without any prior information to the SHG or the field offices of the ASRLMS. This was intended to assess the actual status of the Bagan Bazars in terms of the following:

1. SHG members actually operating the Bagan Bazars
2. Merchandising pattern and stock position in the shop
3. Book keeping
4. Functional status and timings

The individual respondents for the survey are selected randomly in the line of approach to the Bagan Bazars i.e., as the surveyor approaches the Bagan Bazars, people on the way are selected

as respondents. This makes the selection random and easy to initiate the interview with questions like direction to Bagan Bazars followed by queries on other aspects. The individual respondents were crucial for the survey for the following reasons:

- Gather the basic information regarding the status, timing and number of women running the Bagan Bazars.
- Understand the product quality, customer relationship and preference level from customer's perspective.

The data was collected through personal interview and group discussion with individual respondents and SHG members respectively with a questionnaire format as a backing to ensure that the requisite information have been collected and additional information whatsoever has been appropriately recorded.

Critical Point

In the initial stage of the study, it was decided to visit the all the blocks and district offices of the ASRLM and the respective bank branches of the AGVB to understand their perspective regarding the project. However, it was later decided to cover only the SHGs as they are the actual drivers of the Bagan Bazars operating in the real position. The field offices and the bank are the stakeholders for handholding and assisting the groups to run the Bagan Bazars. It is felt important to reflect unstained perspectives, opinions and issues that influence the performance of the Bagan Bazars.

Sampling

The survey was conducted in a census mode by covering all the 63 Bagan and interviewing a total of 263 individual respondents Bazars across the state. A total of 56 Bagan Bazars responded and 245 individual respondents could be interviewed.

Table No.1.3 Sample pattern of the study

Sl. No.	Item	Total Covered	Respondent
1	Bagan Bazars	63 Nos.	56 Nos.
2	Individual respondents	263 Nos.	245 Nos.
3	General Grocery Shops	20 Nos.	-

A number of Bagan Bazars were found closed during the period of survey but the SHGs were called to open the Bagan Bazars as they are from within the garden. In spite of this, members of

7 Bagan Bazars in the district of Tinsukia (2), Jorhat (3), Sibsagar (1) and Golaghat (1) were not traceable.

There are number of small shops in each residential colonies of the garden and the purchasing pattern of the garden workers are spread and distributed. Thus, the third sample of general grocery shop as planned initially became redundant. However, general observation was made across 20 locations as the shop keepers were reluctant to respond. The queries about general shops were made to the SHG members and individual respondents.

Limitation

1. The survey was conducted without prior information to the SHGs and the field offices of the Mission except in few areas. As a result, many Bagan Bazars were found closed during the visit but the SHG members were located and requested to open the Bagan Bazar. However, in few cases the members either remained untraceable and unwilling to cooperate.
2. The actual field survey period was disrupted due to incessant rain and two waves of flood in the state followed by festivals. The survey is spread over 4 month's period.
3. The books of account considered to gauge the performance of the Bagan Bazars is not specific to a particular period. The book keeping is not complete and upto date in most SHGs limiting the scrutiny of fund utilization or any possible leakage for self-utilization.

Organization of the Study

The assessment study on Bagan Bazar has been compiled in five chapters. The Chapter-1 provides the introduction and methodology of the study and the Chapter-2 gives a brief profile of the state and the tea industry. The status and performance of the nutrition shop is highlighted in the Chapter-3 while the chapter-4 speaks about the programme design and implementation. The efficacy and effectiveness of the various aspects is analyzed in the Chapter-5. The concluding part with few observation and suggestions has been summated under the Chapter-6.

Chapter 2

BACKGROUND OF THE STATE

Assam, the centre stage of economic development in the northeastern region of India, is name that clinches everyone's mind across the globe; when one speaks of tea, silk and the great one horned rhinoceros. Known as the Land of Blue Mountain, this passionate land has breathtaking beauty and grandeur that is unparalleled and unmatched. The word Assam itself means unmatched – unmatched in beauty, natural resources, culture and history.

Situated between 90-96 degree East Longitude and 24-28 degree North Latitude, Assam is most strategically located in political and economic map of India. It is gateway to the northeastern states and plays a crucial role in providing transport and supply lines to the rest of the region. It is bounded by Bhutan and Arunachal Pradesh in the north and the east; Nagaland, Manipur and Mizoram in the South; Meghalaya, and Tripura in the South West and by West Bengal and Bangladesh in the West.

The total area of the state is 78,438 Sq. Kms and has 32 districts comprising more than 26000 villages accommodating 2.66 crore population. The state also has three autonomous councils and six statutory autonomous councils

Economy

Assam's economy is purely agrarian. Tea, oil & natural gas and cottage industry particularly weaving are embedded deep in the economy of the state. While the cottage industry (weaving) is traditional and as old as agriculture in the state, the tea and oil industry started with the advent of the British. Infact, Assam is the first state of the country to establish the tea and oil industry. Today, Assam has the credit of producing about 53% of total tea produces of the country, about 1/6th of India's crude oil and half of the on shore natural gas production in the country. In case of weaving, Assam is the undisputed leader and producer of Muga silks and products in the country.

Tea Industry

The Indian tea industry was born in the first half of the 19th century with the discovery of wild tea plants in Assam. The cultivation and brewing of tea has a long history. Commercial production of tea in India began with the arrival of the British East India Company, after which point large tracts of land were converted for mass tea production.

Originally tea is indigenous to the Eastern and Northern parts of India, but the tea industry has expanded and grown tremendously over the years, making India the largest grower and producer of tea in the world. The tea production in India was 979,000 tonnes as of 2009.

Today, **India is one of the largest tea producers in the world and 70% of the tea is consumed within country itself.**

The North Eastern region of India accounts for 55% of the area under tea and 53% of the production. Tea plantation is expanding fast in non-traditional areas such as Meghalaya, Nagaland, Arunachal Pradesh, Manipur, Mizoram and Sikkim apart from traditional tea-growing states such as Assam.

The Assam Tea is famous for its liquor characteristics and has wide acceptance across tea consumers worldwide. Assam is the largest tea producing state of the country and occupies an integral place in the economy due to its tea production industry. Assam is the largest tea producing state in the country. As per the statistics published by Tea-Board, Assam produced 588.74 million kg of tea in April 2012-March 2013, which is 52 percent of the all-India production and 66 % of North India tea production.



Some statistics about Assam tea industry:

- Tea industry has contributed substantially to the economy of Assam. About 17 percent of the workers of Assam are engaged in the tea industry.
- In 1970, the Guwahati Tea Auction Centre was established for better marketing of the tea produced in the region. This is the world's largest CTC tea auction centre and the world's second largest in terms of total tea. It now auctions more than 150 million kg of tea valued at more than Rs 550.00 crores annually.

The total turnover of this industry in Assam is about Rs 5,000 Crores. At present, there are around 765 tea gardens (exclusive of the gardens owned by small growers, not considered to be under organised sector) in Assam that employs about a million people, both permanent and casual, with another three million living off this industry. The continued viability of the tea industry is of paramount importance to sustain the survival of the large rural population it supports and its role in the economic development of the areas where the operations are based.

The labour cost is the largest cost overhead accounting for about 60% of the total cost of production of tea because the tea plantations are not just economic production units, but rather

social institutions, which controls the lives of their resident work force to a large extent. Apart from employment, the plantations are also responsible for providing house, water, welfare and many other facilities that affect the daily lives of the workers. This is because most of the employees come from socially and economically weaker sections of the society and majority of employees are women who work and reside in an ideal industrial community.

Lives inside Tea Gardens

In a typical tea estate, one would witness lush of greeneries spread across the horizon with hundreds of labourers plucking and pruning the tea leaves. Inside the gardens, one can still witness the British legacy of two contrasting lifestyles - one of aristocratic lifestyle of the executives and another of miserable living condition of the garden labourers. Although, there has been tremendous development in the tea industry related to production and management areas but the development of the labourers remains an issue of core concern. Over 90% of the tea tribes in the state are fully dependent on the tea garden for a living and do not have alternate source of income. The tea wages are low and do not supplement for a proper living. Thus, there is low literacy level, high poor health like high MMR, IMR and poor living condition. The following has mainly attributed to low development of the community:

1. No alternate scope of livelihood other than as tea workers.
2. Low literacy rate of the garden labourers leading to limited job opportunity.
3. Dismal living condition and low wage rate leading to poor health and malnourishment

Although government schemes like MGNREGA and skill development programmes has made some impact but the same has remained limited to enhancement of some financial gains. The overall living condition has not improved to the desired level.

To address the aforementioned issues for improving the living condition of the tea tribes, the **Assam State Rural Livelihood Mission** has conceived and established Nutrition Shops “Bagan Bazars” across the tea gardens of the state.

Chapter 3

BAGAN BAZARS - STATUS & PERFORMANCE

The Bagan Bazars are established in the tea garden areas and managed by the women SHGs under the aegis of the ASRLM and support from the garden authority and AGVB. In spite of operating in the similar format and environment, it was found that all the 63 Bagan Bazars covered across the state were similar in some aspects while very different in others. Thus, it is pertinent to understand the status of the Bagan Bazars before analyzing other aspects. This chapter highlights the status and performance of the Bagan Bazars and the basic profile of the SHGs running the Bagan Bazars.

Profile of the SHGs

Size of the SHGs

In many locations, although the Bagan Bazars were found to be closed but an attempt had been made to understand the status of the SHGs operating the Bagan Bazars. The details of 56 SHGs could be collected out of the total 63 Bagan Bazars. It was found that the average size of the SHG is about 12 persons and nearly 82% of the SHGs have 10 members.

Activity

It was observed that the main activity of all the SHGs is Bagan Bazar and they do not have any other activity. The groups conduct the basic activity of SHG like weekly or monthly meetings and savings. The rate of saving is generally Rs. 10.00-15.00 per member per week across the SHGs and the interest rate is generally 2% per month for internal lending.

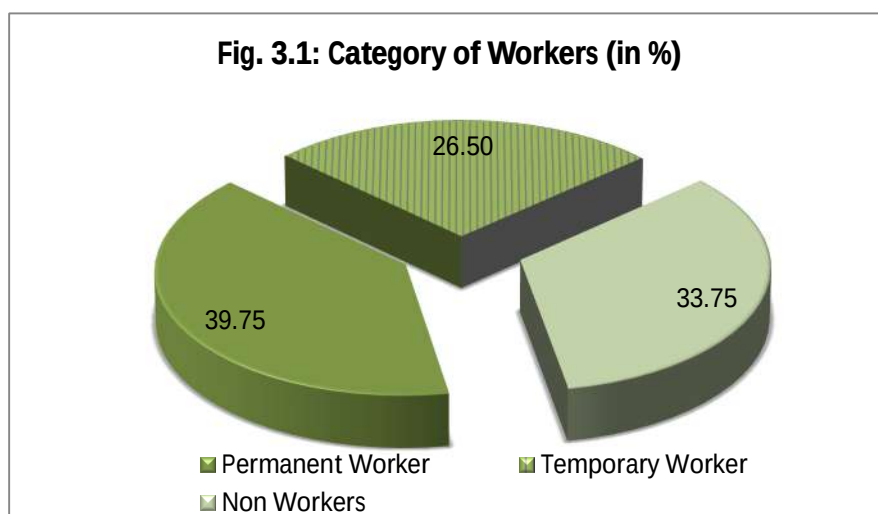
Bagan Bazar Members

The Bagan Bazars across the state is operated by few active members while the remaining members do not participate in its operation. The number of average active members for the overall BBs is about 2 persons per BB. Only three shops were found, where all the members are actively involved in the operation and management of the Bagan Bazars. They are from Tyrun and Socklatinga tea estates in the district of Jorhat and Anandabari tea estate in Dibrugarh district.

Occupation of Members

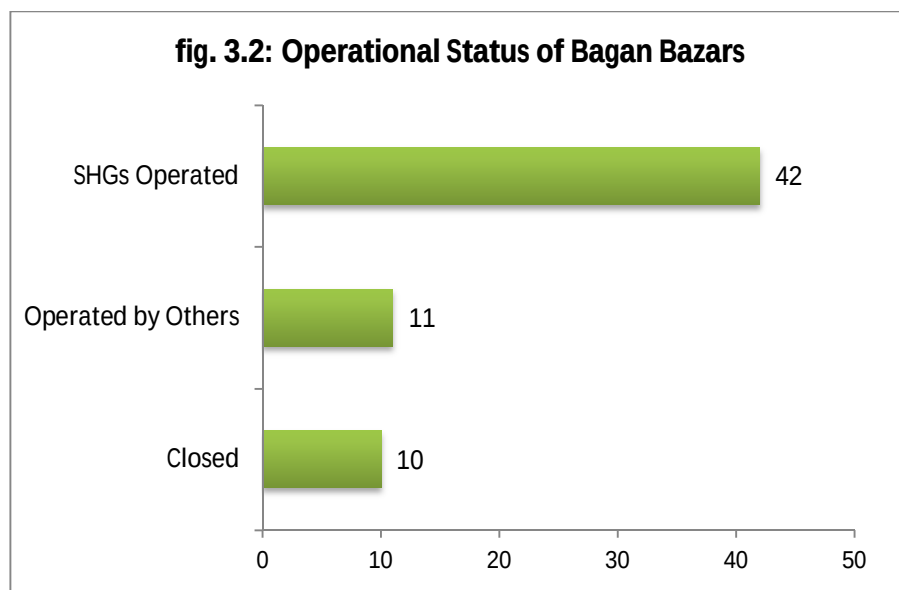
The poor involvement of the members in the Bagan Bazar can be attributed to the fact that only 34% of the total members are non-workers while 66% are engaged as workers primarily in the tea garden either in temporary or permanent position as shown in the graph below.

It was found that in as much as 8 Bagan Bazars all the members are engaged as worker in the tea garden. Consequently, seven Bagan Bazars are managed by others while two are already closed; the Bagan Bazars in Basmatia and Daflagarh tea estate of Dibrugarh and Sonitpur districts respectively open their shops only in the evening for a couple of hours after completion of their duty.



Status of Bagan Bazars

Of the total 63 Bagan Bazars, 53 Bagan Bazars are operational while 10 Bagan Bazars has shut down their activities and were found closed. Out of the operational 53 Bagan Bazars, 11 numbers are managed by others and only 43 shops are managed by the SHGs. It was seen that either the Presidents or Secretaries have deputed their relatives to run the Bagan Bazar in all these 11 shops.



Basic Infrastructures

The respective garden management provided the building and the ASRLM carried out the necessary refurbishment and furnishing. The overall infrastructure setup of the shops can be termed average while few shops have excellent infrastructure setup like Tyrun (Jorhat), Modhupur (Lakhimpur), Helem (Sonitpur), etc. The furniture and equipment as provided by the ASRLM is found in position with all the Bagan Bazars, except Bagan Bazar of Gobindapur tea estate of Jorhat. The SHG had moved some of the furniture to other shop run by them. It is to be noted that the total good racks were found to be 6 numbers in all the Bagan Bazars and not 7 numbers as mentioned in the ASRLM's schedule provided.

Two Bagan Bazars in Athabari and Aylabari tea estate of Sibsagar and Karimganj districts respectively were found without any power supply and as a result the refrigerators are lying unused while the SHGs charge their weigh machine elsewhere. Apart from the two Bagan Bazars without electricity, a total of 6 refrigerators and 5 weigh machines across different Bagan Bazars were found to be non-functional.

BAGAN BAZARS without Electricity	: 2 Nos.
Non-functional Refrigerators	: 6 Nos.
Non-functional Weigh Machines	: 5 Nos.
Without Glow Sign	: 3 Nos.

There is no Glow-Sign board in Sagmootea tea estate of Nagaon district. The glow sign in other two Bagan Bazars in Oating and Madhupur tea estate of Golaghat and Lakhimpur district broke down and are lying flat in the roof and are not visible.

Product Range

The general Bagan Bazars maintains common grocery products. They can be categorized into stationaries, confectionaries, food products, etc. None of the shops was found to maintain any vegetables items other than potato, onion and garlic. Three shops were found to sell tea and snacks while another three shops have tailoring. Two shops were also found selling cloths.

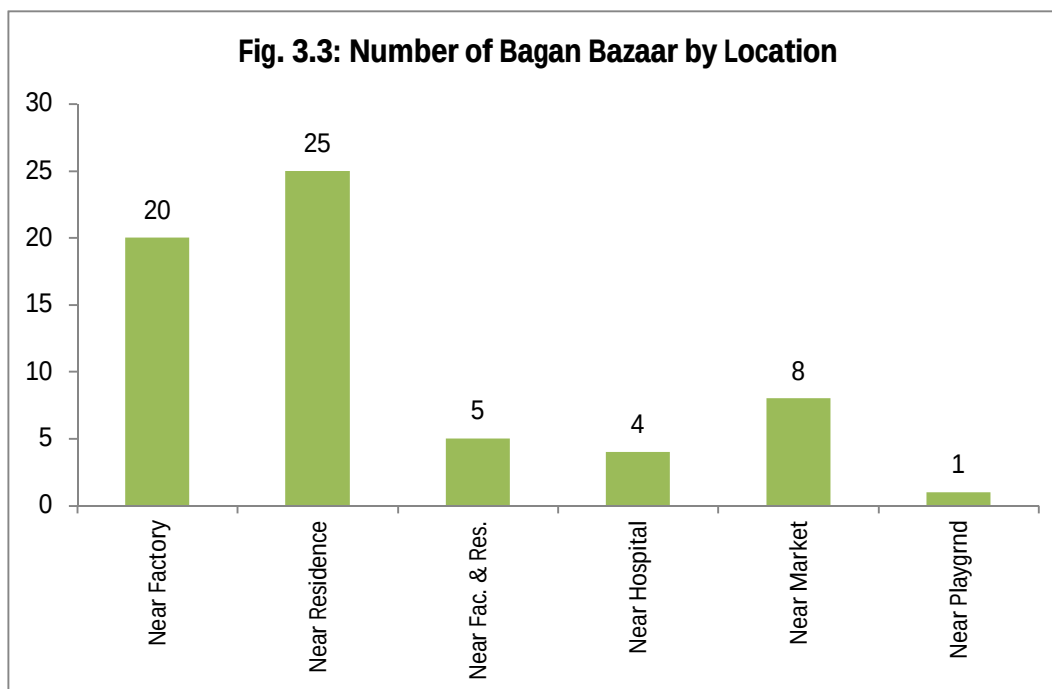
Business Environment

It was observed that the garden workers generally go for petty purchases on a daily basis as per the requirement during the very moment and may visit shop many times during a particular day. Contrary to the belief that Bagan Bazars set up will completely dominate the respective gardens, it was found that they have to operate in a competitive environment to win over the customers. There are number of small grocery shops in almost all the residential colonies of the gardens that maintain similar range of products. The general customers are unwilling to walk the extra distance for similar products. However, the product quality, set-up and association with the government are assuring for the customers and provide an edge over the competitors.

Location

The Bagan Bazars are classified as per their location in the garden and it is to be noted that 'near' refers to Bagan Bazars 'close to' or 'within' the particular location. It was found that the highest numbers of Bagan Bazars accounting to about 40% of the total are located near the *residential* colonies followed by about 32% near the *factory*. About 8% Bagan Bazars are located close to both *factories and residences*.

The remaining about 13%, 6% and 2% shops are located near the *market, hospital* and *playground*. This is shown in the graph below:



Performance of Bagan Bazaars

A variety of management, operational and marketing pattern has been witnessed among the SHGs across the state to enhance the performance of the Bagan Bazaars and make them sustainable profitably. All the activities by the shops like customer relationship, credit facility, product range, etc. are aimed at enhancing the sales of the Bagan Bazaars and as such the principal indicator to gauge the performance is the total sales figure of the respective Bagan Bazaars.

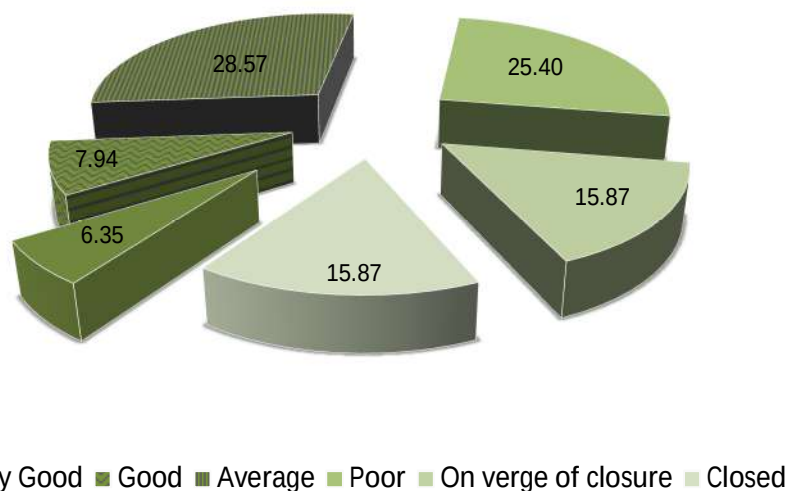
In an attempt to understand the performance of Bagan Bazaars, the average sales figures of the respective shops for the year 2017 were analyzed. It is to be noted that the sales figures for all Bagan Bazaars is not specific to a particular period or month but as per availability and maintenance of records of the latest month during the time of visit. Irrespective of this mismatch, it is felt that the categorization is important to understand the relative status of the Bagan Bazaars. The Bagan Bazaars are categorized based on the monthly average sales figure as follows:

Table No.3.1: Average monthly sales of Bagan Bazaar

Sl. No.	Category	Average Monthly Sales (In Rs.)	Number of Bagan Bazars
1	Very Good	40,000/- and above	4
2	Good	20,000/- to 40,000/-	5
3	Average	10,000/- to 20,000/-	18
4	Poor	2,000/- to 10,000/-	16
5	On the verge of Closure	Below 2,000/-	10
6	Closed	Nil	10
	Total		63

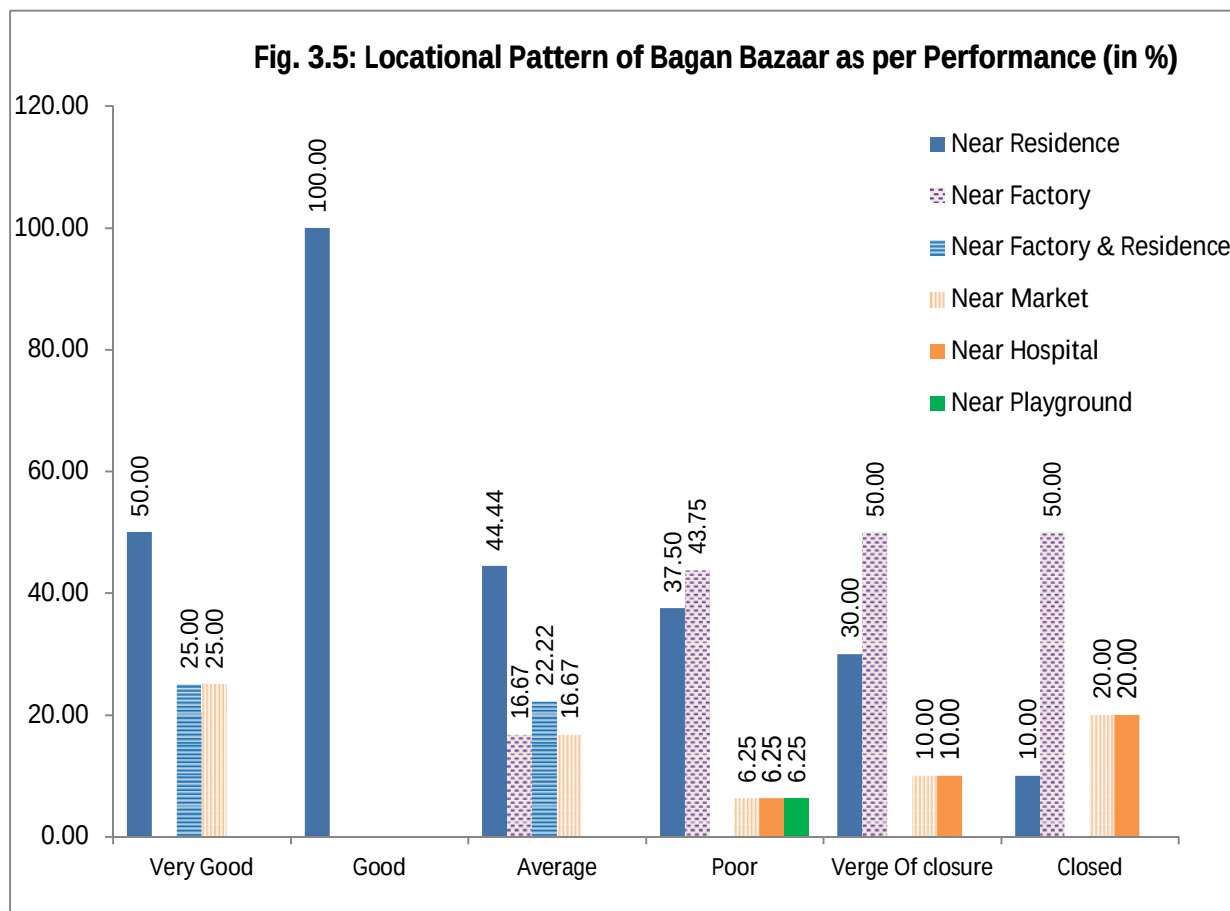
About 14% of the shops are doing considerably well and operating in a professional way whereas about 28% shops are doing average business. One-fourth of the total shops are performing poorly while about 16% are on the verge of closure and an equal numbers have already closed their operation.

Fig. 3.4: Status of Bagan Bazaars (in %)



Performance based on locations

The most important factor influencing the performance of the Bagan Bazars is the location. It was found that all the Bagan Bazars doing 'very good' and 'good' are located near the residential colonies barring Bagan Bazar of Kanubari TE which is located in the market area. The graph below highlights the performance of the Bagan Bazars as per their location.



Out of the 9 Bagan Bazaars doing 'very good' and 'good', 8 shops lie near residential colonies and only one is located near the market. The graph above reveals that the number of Bagan Bazaars located near residential area decreases as we move from 'good' to the 'closed' ones whereas the number of Bagan Bazaars located near the factory increases as we move from 'average' to the 'closed' ones. The Bagan Bazaars in other locations also pop up in the 'poor' to 'closed' categories.

Chapter 4

PROGRAMME DESIGN AND IMPLEMENTATION

The Bagan Bazar project was initiated in the year 2015 and by the end of the year 2016; 63 Bagan Bazars were established across the state. The Bagan Bazars stands unique in the tea garden areas as it is operated and managed by women SHGs of the concern garden. The inaugural period of Bagan Bazars as a nutrition shop was a time of joy, accomplishment and jealousy for many among the tea-worker community. Accordingly, the Bagan Bazars are well-known across the tea-worker communities of the respective garden and adjoining garden areas.

Apart from the SHG's holding of the Bagan Bazar as visible to the general public, the Bagan Bazars are distinct compared to any other shop due to its management, operation and support structures. The support of the bank, respective gardens and the ASRLM to each Bagan Bazar stand validated, only when the SHGs successfully and profitably runs it. However, a huge disparity is observed in the performance level of the Bagan Bazars inspite of similar assistance and support.

This chapter analyses the programme design and implementation pattern and attempts to delve into various factors responsible for performance of the Bagan Bazars.

Selection of SHGs

As per the Bagan Bazars scheme, the SHGs operating in the tea garden and fulfilling the norm of NRLM's Panchasutra is eligible for selection to take up the Bagan Bazar project. Accordingly, the SHGs have been selected for taking up of the scheme; however the following aspects influencing the Bagan Bazars were witnessed:

1. About 66% of the members are workers consisting of 39.75% permanent workers and 26.50% temporary workers. Consequently, the average active members involved in the operation and management is about 2 persons per Bagan Bazar.
2. None of SHGs had experience of undertaking any group activity other than fulfilling the eligibility norm which resulted in lack of participation in Bagan Bazar.

It is felt that the selection of many SHGs were made to fulfill the programme need rather than the project demand. For instance, the SHG members of Bagan Bazar in Gobindapur tea estate (Jorhat) are from a nearby village and not from the garden. There are 8 Bagan Bazars, where all the members are workers.

Positioning as Nutrition Shop

The Bagan Bazars has been tagged as Nutritional Shop and the SHGs were asked to maintain a good stock of nutritional foods like health drinks, baby foods and energy products. However, almost 80% of the shops registered huge loss on these products as they remain unsold and the product expired. The nutritional foods are costly and unaffordable to the general mass of the garden population. The current wage rate of the labourers is about Rs. 137/- per day.

Picture No.4.1: Unsold and Expired Nutritional Foods (inset) in the Bagan Bazars



Borpatra Tea Estate, Sibsagar

On the other hand, the tag as nutrition shop prohibited the Bagan Bazars from selling pans, tamuls, etc. which is part of Assamese custom and highly prevalent in the state. This has limited the number of flying customers to the Bagan Bazars and severely affected sales. The impact of prohibiting it may be gauged from the fact that there are lakhs of pan shops across the country and is a highly profitable business in terms of return on investment as it is among the fastest moving products.

Selection of Location

The location as seen in the previous chapter is the central factor for retail business like the Bagan Bazars. Good location gives competitive advantage and influences the customers buying habits. Two important aspects have been witnessed in selection of location of the Bagan Bazars:

1. The locations were provided by the garden management as per their wish and availability of infrastructure rather than the project suitability.
2. The SHGs who are supposed to run the Bagan Bazar and take loans were not consulted about the location of the Bagan Bazar.

During the survey, about 51% of the groups spoke about their dissatisfaction of the location and were willing to relocate to suitable areas. The pictures below highlight the location of few Bagan Bazars:



Location: Behind Factory
in the middle of field

Daflagarh Tea Estate
Sonitpur district

Picture No.4.2: Bagan Bazaar, Daflagarh TE



Location: Behind
Residential Colony in a
secluded end of the road

Kachajan Tea Estate
Jorhat district

Picture No.4.3: Bagan Bazaar, Kachajan TE



Picture No.4.4: Bagan Bazaar, Sundarpur TE



Picture No.4.5: Bagan Bazaar, Saraipani TE

Location: Attached in the
Hospital Building

Saraipani Tea Estate
Jorhat district

It is felt that there are no specific guidelines for selection of the location and surprisingly, the SHGs were not consulted and their subsequent grievances were ignored regarding the location. While the location near the residential colonies was to be preferred in a garden setup but less than half were located near it while the remaining about 52% were located near the factory, market, hospital and playground. It is worth mentioning that only 1 (one) out of 8 Bagan Bazar located in the market is doing well while 3 is doing average and the remaining are poor, on the verge of closure or are already closed down.

Locational Issues

Location near Factory

At the first instance, the location near the factory looks central and quite suitable for establishment of Bagan Bazars. However, only about 10% workers are engaged in factory and the remaining are engaged in the plantations. As such, the frequency of the general workers to the factory is very limited.

The December to April is a lean period for the tea gardens due to low production and there is an environment of constraint among the workers as all the temporary workers are laid down. The Bagan Bazars located near the factory are severely impacted during this period. There are 20 Bagan Bazars located near the factory, out of which 17 are either poor, on the verge of closure or closed and only 3 are in the average category. On the other hand, 4 Bagan Bazars located both near residence & factory are in the average category while one is doing very good.

Location near Residences

The locations near residential colonies are most suitable for the Bagan Bazars in the tea garden set up. Out of 25 Bagan Bazars, only 60% are found to be performing average & above while the remaining are in poor (6 Nos.), on the verge of closure (3 Nos.) or closed (1 Nos.) category as per their level of performance. In spite of locating near the residential colonies, 40% Bagan Bazars are performing lowly due to varied issues like poor management, operational issues, availability of other groceries in the proximity, limited product range, etc.

Location near Hospital

All the Bagan Bazars (4 Nos.) located near the hospitals are either poor, on the verge of closure or closed. Only the Rangaghora Bagan Bazar in Tinsukia district is performing average as it is located both near residences and hospital. The location near hospital is not appropriate as most garden hospitals are located separately. The patients coming to hospital do not have the state of mind to purchase groceries and the requirement of garden hospital is found to be negligible which do not adds substantially to the Bagan Bazars.

Location near Market

The location near the market is among the most suitable location but only Bagan Bazar in Kanubari TE was found be performing very good out of 8 Bagan Bazars. Three Bagan Bazars are

in the average category while the remaining are either poor, on the verge of closure or closed. The closed Bagan Bazar of Sundarpur and Fatemabad TE of Sibsaigar and Baksa district respectively is due to their poor location although near the market. It is to be noted that the competition is very high in the market area and the Bagan Bazar needs to be more competitive to sale the products.

Book Keeping

The SHGs attempted to maintain different books of accounts like Stock Register, Purchase Register, Monthly Sales Register, Daily Sales Register, Cash Book, etc. as directed. They have also received training on book keeping but the overall book keeping was found to be poor among the SHGs. The following was observed regarding the book keeping of the SHGs:

- Accounting is not standard and varies among the Bagan Bazars due to lack of simple format for book keeping.
- The number of books to be maintained is high and found not appropriate for small nature of business like Bagan Bazar.

The training on book keeping was inadequate and there is need for further customized training that is suitable for the Bagan Bazars. There is wide variation in maintaining the same register among the SHGs implying need for further simplification and standardization. The basic problems observed with the entry of the different books of accounts are:

Stock Register

The SHGs attempted to register stock of petty items like number of candies, pencils, copies, biscuits, chips, etc. It was found time consuming and difficult to maintain for small amounts. None of the SHGs were found to maintain up-to-date stock registers during the time of visit.

Picture No.4.6: Stock Register

19/4/2017		STOCK REGISTER		27	
Name of Article		No.		Receipt	
PARTICULARS		No.		Issued	
Balance		Stock		Remarks	
1. Tea 100	100	100	100	100	100
2. Tea 100	100	100	100	100	100
3. Tea 100	100	100	100	100	100
4. Tea 100	100	100	100	100	100
5. Tea 100	100	100	100	100	100
6. Tea 100	100	100	100	100	100
7. Tea 100	100	100	100	100	100
8. Tea 100	100	100	100	100	100
9. Tea 100	100	100	100	100	100
10. Tea 100	100	100	100	100	100
11. Tea 100	100	100	100	100	100
12. Tea 100	100	100	100	100	100
13. Tea 100	100	100	100	100	100
14. Tea 100	100	100	100	100	100
15. Tea 100	100	100	100	100	100
16. Tea 100	100	100	100	100	100
17. Tea 100	100	100	100	100	100
18. Tea 100	100	100	100	100	100
19. Tea 100	100	100	100	100	100
20. Tea 100	100	100	100	100	100
21. Tea 100	100	100	100	100	100
22. Tea 100	100	100	100	100	100
23. Tea 100	100	100	100	100	100
24. Tea 100	100	100	100	100	100
25. Tea 100	100	100	100	100	100
26. Tea 100	100	100	100	100	100
27. Tea 100	100	100	100	100	100

Attabarie Tea Estate, Sibsagar District

Aylabari Tea Estate, Karimganj District

Sales Register

There are daily sales and monthly sales register for the Bagan Bazaars but entry to these registers was found jumbled and incomplete in most SHGs. Daily sales register is maintained in almost all the Bagan Bazaars as compared to the monthly sales register. The monthly sales register is very important to understand the health of the Bagan Bazar.

Some Bagan Bazaars like that in Tyrun, Duwarmara tea estates, etc. were found to work out the profit margins from each products sold and the summation is considered as the profit of the Bagan Bazar. In doing so, the Bagan Bazar does not consider the transportation, labour and other additional cost incurred.

Picture No.4.7: Daily Sales Register

The purchase register is maintained by most SHGs but the format of entry was found different in different SHGs. Some purchase register were too elaborate to make good use while others were found to lack details. Almost no SHG was found to maintain purchase register that quotes the purchase amount and backed by proper invoices.

Picture No.4.8: Purchase Register

August		January 2016	
1. KT = Dhara M. oil 100g = 112.00	M. dal 100g = 580.00	8/1/16 - Panchase	Rs. 180 + 500 = 680
Dhara R. oil 1X4 = 50.00	Banana 2 1/2 boxes = 40.00	9/1/16 - "	Rs. 110.00
Dalda R. oil 1X2 = 190.00	Dove Sampo 2X 100g = 29.00	10/1/16 - "	Rs. 106.00
Sukh 10X12 = 108.00	C. plus Sampo 1X1 = 14.00	11/1/16 - "	Rs. 44.00
Tide 10X12 = 108.00	5.8.14 = MUK BIK 20X4 PKT = 72.00	12/1/16 - "	Rs. 337.00
Banana 500gm = 110.00	K. P 10X1 box = 220.00	13/1/16 - "	Rs. 309.00
Evening day 10X12 = 110.00	Good day 5X12 PKT = 55.00	14/1/16 - "	Rs. 180.00
KFS mis 250gm = 55.00	16.8.17 Agarbati 10X24 = 216.00	15/1/16 - "	Rs. 281.00
K. P 10X2 box = 44.00	Kala bis 10X12 = 108.00	16/1/16 - "	Rs. 72.00
Fev! quik 10X12 = 108.00	Shay Bani 33X6 = 180.00	17/1/16 - "	Rs. 260.00
Fev! col 5X10 = 45.00	K. P 5X2 box = 360.00	18/1/16 - "	Rs. 234.00
Amul daga 14X5 = 68.00	Match box 10X1 box = 90.00	19/1/16 - "	Rs. 263.00
Banana 100gm = 30.00	T. Meru 5X22 = 100.00	20/1/16 - "	Rs. 126.00
Good day 30X9 = 108.00	Bhujia 5X12 = 50.00	21/1/16 - "	Rs. 126.00
M. oil 25X4 PKT = 100.00	2. chips 5X24 = 108.00	22/1/16 - "	Rs. 173.00
Amul spray 500X3 PKT = 34.00	Lay's 5X2 PKT = 100.00	23/1/16 - "	Rs. 890.00 + 40.00
Onion 20 K. g = 540.00	Kulhar 5X30 = 133.00	24/1/16 - "	Rs. 46.00
1. KT = S. M. oil 1X4 bottle = 308.00	Pulice 1 jar = 110.00	25/1/16 - "	Rs. 182.00 + 88.00
M. oil 500X6 = 246.00	Freites Fun Pashay 1 jar = 135.00	26/1/16 - "	Rs. 174.00
Assam 1 bottle 100g = 185.00	Black and white 1 jar = 130.00	27/1/16 - "	Rs. 865.00 + 98.00
Hollicid 1500X2 bottle = 44.00	Kamal Atta 1 bag = 123.00	28/1/16 - "	Rs. 46.00
Good day 5X24 = 110.00	pokimal teice 1 bag = 120.00	29/1/16 - "	Rs. 148.00
Soyabean 20X9 = 120.00	16. K. Khata Motta 5X19 PKT = 74.00	30/1/16 - "	Rs. 109.00
Bamboo Jarak 15 PKT = 225.00	Til Tal = 1 bottle = 53.00	31/1/16 - "	Rs. 339.00
1. KT = Motok 4K. g = 140.00	Navatama 1 bottle = 66.00		
Chana 3K. g = 225.00	pan 3 gudi = 20.00		
S. Mabala 500gm = 80.00	Tamul 1/2 pun = 150.00		
Bason 200X6 = 120.00	1. KT = Dhara M. oil 10X4 PKT = 45.00		
S. M. oil 200X6 bottle = 108.00	S. M. oil 500X4 bottle = 164.00		
R. oil 200X6 = 114.00	Assam 100X20 PKT = 160.00		
Maggi 5X36 = 168.00	13.8.17 = Ajwan 10X1 PKT = 40.00		
Sugar 10 K. g = 450.00	Hing 1 bottle = 18.00		
Papok 2 PKT = 74.00	R. oil 500X4 bottle = 168.00		
Katy bag 1/2 K. g = 80.00	R. dal 2 K. g = 165.00		
1. KT = K. P 1 box = 220.00	Mung dal 2 K. g = 140.00		
Amul daga 1 case = 365.00	Nutela 10X1 PKT = 90.00		
Amul spray 3 K. g = 66.00	pan 3 gudi = 20.00		

Jutilibari TE, Tinsukia District

Dolu TE, Cachar District

Bank loan

All the Bagan Bazars have received Cash Credit loan of Rs. 3.00 lakhs from their respective Assam Gramin Vikas Bank (AGVB) branches. The CC loan must have been provided with an interest rate and a specified monthly/quarterly repayment structure as decided. However, it was astonishing to find that not a single SHG knows about the modalities of interest and payment structure. None of the SHG knows about the rate of interest on their loan amount and they have not considered the interest amount while making repayments or say deposits.

Without any information about loan repayment and withdrawal modalities, the SHGs were found to be at lost about the loan provided to them. Some SHGs were refused further withdrawal of loan due to poor credit history of loan repayment. The CSP member of Borholla Bagan Bazar was warned by the bank branch to make repayment failing which her earning from CSP will be deducted and adjusted towards the loan. The entire situation is due to lack of information and



clarity over the bank loan but it was heartening to find that most SHGs are willing to repay the loan amount.

Shop Infrastructure

The type of open racks provided to Bagan Bazar was found to be inappropriate as rodents destroys the food products. In a number of Bagan Bazars, the food products had to be stored in bigger containers due to this problem.

Chapter 5

PROGRAMME EFFICACY AND EFFECTIVENESS

The performance of the Bagan Bazars and the operational framework of the project outline the purpose of the study. The Bagan Bazars are run by the SHGs but established by the ASRLMs. The project specifically designed for the tea garden areas in the similar format resulted in varied level of performance. This is indicative of a number of factors influencing the operation and performance of the Bagan Bazars. This chapter explores factors influencing the efficacy and effectiveness of the programme.

Brand Bagan Bazar

The Bagan Bazars tagged as the nutrition shops has a strong brand image. About 97% individual respondents out of 245 surveyed in the garden area across the state are aware of the Bagan Bazars and the SHG members. Also, the preference level was found to be extremely high among the individual respondents for the functional Bagan Bazars.

The SHGs members involved in the Bagan Bazar were found to have high confidence level and enjoys better social status. The association with the government, bank and the garden authority is infact a rare feat for general tea garden workers and more particularly women of tea gardens.

In the past, every garden used to have one or two typical shops that fulfilled all their grocery needs and provide loans to the garden people. These shopkeepers were looked highly by the tea workers for fulfilling their needs during their period of crisis. This has changed drastically over the years as many shops have come up within and near every garden. There are number of small shops in every colony run by tea garden workers generally from temporary sheds and kutcha rooms. The introduction of Bagan Bazar in a professional setup with proper retail furniture, weigh machine, refrigerator and as bank CSP (in some locations) is a major intervention with potential to change the entire socio-economy of the tea garden community. The success of Bagan Bazars will further empower the women of the community and will motivate others to replicate similar activities.

Irrespective of the performance level, the ASRLM has been successful in creating a strong brand and establishing assets across the state. The Bagan Bazars can be used in future as an appropriate provision to route different government intervention of the similar nature like Ujala scheme.

Positioning

Most Bagan Bazars were inaugurated with a lot of fanfare in the presence of public representatives, government officials and the garden authorities. The Bagan Bazars were presented as nutrition shops with quality products and lower price. The local people of the area were under the impression that quality products with lower prices will be available in the Bagan Bazars as compared to nearby shops. This resulted in huge sales in the Bagan Bazars during the initial period and the Bagan Bazars were successfully positioned as nutrition shops. Accordingly, different nutritional products were purchased and stocked during the period.

The nutritional products are costly and are beyond the affordable limit of the garden workers. In many shops, the initial stock remains unsold while the remaining shops no longer maintains nutritional foods barring a few. The tag of nutrition shop no longer stands valid with the Bagan Bazars.

The positioning of Bagan Bazars as nutrition shop has prohibited the sale of pan, tamul, etc. which is highly consumed in the state and more so in the garden areas. As mentioned earlier, the garden workers generally go for petty purchases on a daily basis as per the requirement during the very moment and may visit shop many times during a particular day. It is unlikely that a customer will go to Bagan Bazar to purchase, say biscuit or a match box and another shop to purchase pan but will usually prefer a small shop selling both. The preference of another shop is an opportunity lost as repeat customer to a shop is both habitual and due to relationship. A retail shop must possess all the products in the basket that are consumed and preferred in its catchment area.

The positioning of Bagan Bazars as nutrition shop is found not effective and has affected their operational performance.

Functioning

All the SHG members do not participate and the average active member is 2 persons per Bagan Bazar. In case of sickness or other engagements of the active members, the Bagan Bazar has to be temporary closed for the period. In few gardens, the CSP member is the sole active member and they have to close the shop every time they go to bank. Many Bagan Bazars like Khagorijan

in Sibsagar, Basmatia in Dibrugarh, Dooria in Golaghat, etc. opens only for a couple of hours in the evening. This is affecting the performance of the Bagan Bazars.

About 66% of the total members are workers comprising of 39.75% permanent workers and 26.50% temporary workers. The workers do not intend to devote fully to the Bagan Bazar in lieu of timely salary, provident fund and medical benefits from the garden. Consequently, most SHGs do not discuss about the Bagan Bazar during their weekly/monthly meeting, which has become a mere formality for collection of the saving amount. There are 11 Bagan Bazars run by the relatives of the President or the Secretary as the members are unable to provide time due to their engagement.

The selection of SHGs with large workers and their functional pattern has reduced the efficacy of the Bagan Bazar programme in comparison to their actual potential.

Programme Management

The Bagan Bazar project is under the aegis of the ASRLM and supported by AGVB and the respective tea gardens. The ASRLM selects and trains the SHG and finally help them to launch the Bagan Bazar project. Accordingly, all the 63 Bagan Bazars have been successfully established in the state. The ASRLM is cardinal to the project and need to oversee the project in its totality and handhold the SHGs continuously. The following has been observed about the programme management:

- The bank, SHG and the ASRLM Block Offices do not work in close coordination.
- There is lack of specific procedure and monitoring mechanism over the SHG members.
- The handholding and support to the SHGs from the block offices is inadequate in most areas.

The SHGs do not know details of the loan modality availed by them as the banks do not provide loan statement and bothered to advise the SHGs about the schedules and interest rates. Also, the block offices do not collect loan statement for advising and distributing to the SHGs. The loan statement is critical to understand the financial health of the shops.

The timing of the Bagan Bazars in many areas is as per suitability of the SHG members rather than the customer's. In pretext of work, many members neither participate in the Bagan Bazar nor discuss about their functioning or future plan in their weekly meeting. Few Bagan Bazars operate for a couple of hours only during the day while many are found to open for couple of hours each

in the morning and in the evening. A serious project of the government has become a mere part time activity of these SHG members. There are 11 Bagan Bazars run by relatives of the President or the Secretary. The project lacks proper monitoring and procedure to address these anomalies.

The Bagan Bazar needs continuous support from the block office and the issues of the Bagan Bazars should be addressed promptly. The Bagan Bazars in Jutibari (Dibrugarh), Seajuli & Modhupur (Lakhimpur) and Birjoria (Bongaigaon) intends to shift their location but their concern is not addressed.

Income and Sustainability

The grocery retail business has low profit margin generally in the range of 5% to 15% and the business thrive more on volume of sales than margin of sales. Considering 15% margin on all products, a Bagan Bazar with a monthly sales of Rs. 50,000/- can make a profit margin of Rs. 7500/- only. It is to be noted that the transportation, labour charges and other incidental charges are to be met from this profit margin. In addition, the bank loan also has to be paid from this very profit during the month; failing, which there will be an accrual of interest and charges.

In the light of such scenario, it was found that none of the SHG members have managed to take any remuneration on a monthly basis from the Bagan Bazars inspite of working for more than a year. The primary objective of the members is to first repay the bank loan before eyeing profit but at the same time they do not have complete idea about the repayment modalities. Further, it was worrying to find that the total capital has depleted and overall liability has increased over the period of time in most Bagan Bazars.

For example, the Bagan Bazar in Kanubari tea estate of Sibsagar had monthly sales of approximately Rs. 1.89 lakhs in the inaugural month of September 2016 but it reduced to about Rs. 94,056/- and Rs. 86,450/- during the subsequent month October and November 2016.

Picture No.5.1: MONTHLY SALES REGISTER
Kanubari Tea Estate Bagan Bazar, Sibsagar district

September - 2016 -										February - 2017										August 2017 -									
Date	Qty	Rate	Amount	Qty	Rate	Amount	Qty	Rate	Amount	Date	Qty	Rate	Amount	Qty	Rate	Amount	Qty	Rate	Amount	Date	Qty	Rate	Amount	Qty	Rate	Amount	Qty	Rate	Amount
01-09-16	5920									01-02-17	800									01-08-17	277								
02-09-16	8110									02-02-17	470									02-08-17	510								
03-09-16	8740	8.28	72388							03-02-17	2000									03-08-17	647								
04-09-16	34310	70.00	2401700							04-02-17	1900									04-08-17	370								
05-09-16	6600	10.00	66000							05-02-17	1800									05-08-17	4800								
06-09-16	16800									06-02-17	450									06-08-17	260								
07-09-16	6160									07-02-17	1800									07-08-17	1810								
08-09-16	15700	14.00	219800							08-02-17	1800									08-08-17	1810								
09-09-16	2400	50.00	120000							09-02-17	1800									09-08-17	1810								
10-09-16	4840	4.60	22264							10-02-17	1800									10-08-17	1810								
11-09-16	18500									11-02-17	1800									11-08-17	1810								
12-09-16	8060	10.00	80600							12-02-17	1800									12-08-17	1810								
13-09-16	8540									13-02-17	1800									13-08-17	1810								
14-09-16	2640									14-02-17	1800									14-08-17	1810								
15-09-16	4700									15-02-17	1800									15-08-17	1810								
16-09-16	6060									16-02-17	1800									16-08-17	1810								
17-09-16	9860									17-02-17	1800									17-08-17	1810								
18-09-16	19880	16.00	318080							18-02-17	1800									18-08-17	1810								
19-09-16	6410	10.00	64100							19-02-17	1800									19-08-17	1810								
20-09-16	2400	8.00	19200							20-02-17	1800									20-08-17	1810								
21-09-16	4240	3.50	14840							21-02-17	1800									21-08-17	1810								
22-09-16	4060	6.50	26390							22-02-17	1800									22-08-17	1810								
23-09-16	8680									23-02-17	1800									23-08-17	1810								
24-09-16	9680									24-02-17	1800									24-08-17	1810								
25-09-16	4680									25-02-17	1800									25-08-17	1810								
26-09-16	4820	18.85	90857							26-02-17	1800									26-08-17	1810								
27-09-16	5010	1.00	50100							27-02-17	1800									27-08-17	1810								
28-09-16	4490									28-02-17	1800									28-08-17	1810								
29-09-16	1030									29-02-17	1800									29-08-17	1810								
30-09-16	8970	6.60	59198							30-02-17	1800									30-08-17	1810								
Total										Total										Total									
189470	18348	32.00	125700	775	1610	600				18146	26832	5000	5000	80	180					2448									

The overall monthly sales further reduced to a low of Rs. 18,146/- and Rs. 18,950/- by the month of February and March 2017 but started regaining subsequently to achieve a monthly sales of about Rs. 42,205/- by August 2017. The low business during the period corresponds to the lean season and is typical to tea garden area. Also, people were under the impression that product prices will lower and flocked to the Bagan Bazar during the early period.

The Bagan Bazar availed entire Rs. 3.00 lakhs loan and has claimed to deposit about Rs. 1.3 lakhs in the bank that could not be ascertained due to unavailability of the bank loan statement and discrepancy in the cash book. The total stock in shop was valued at about Rs. 40,000/- during the time of visit.

The low profit margin, operational cost, credit to customers, etc. do not lend ample money for remuneration and business development. This is most critical aspect threatening the sustainability of the Bagan Bazar project.

Procurement & Expansion

The product procurement and pricing is a major area of concern for the Bagan Bazars. There was hype that product prices in the Bagan Bazar will be lower as compared to nearby shops. However, people soon realized that prices are similar to any other shops and infact higher than the nearby wholesale shops in many areas. Many Bagan Bazar like in Jutlibari (Dibrugarh), Tyrun (Jorhat) procure from the nearby wholesale shops, which is also accessible to their customers making it difficult for the SHGs to hold the customers. The procurement, pricing, low margin and locational disadvantages have affected the performance of the Bagan Bazars.

In view of this scenario, few Bagan Bazars have increased their business assortments. It was found that 3 Bagan Bazars sells tea, while another 3 Bagan Bazars are also into tailoring in addition to groceries. There are 4 Bagan Bazars selling pans while 2 Bagan Bazars also sale clothes. The Bagan Bazars in Limbuguri (Tinsukia) and Dooria (Golaghat) tea estates sale only tea & snacks and no longer sale any grocery item.

Ownership

The Bagan Bazar is supposed to be an outcome of group activity and participation of all members is important for its performance. In contrast, the average active member is 2 persons per Bagan Bazar. The initial performance of the Bagan Bazars and SHG participation was very good but the lack of timely remuneration led to loss of interest and motivation among the members; resulting, in less participation. Slowly, the reign of the Bagan Bazar was taken over by few responsible members (read President and the Secretary). This has led to dissatisfaction, mistrust and conflict among the SHG members. While the conflict among the members led to closure of Bagan Bazar in Sundarpur (Sibsagar) and Ghilladhari (Golaghat); dissatisfaction and mistrust was reported in Borholla (Jorhat), Harmutty (Lakhimpur), Lakhimijan (Sibsagar), Arun (Sonitpur), Dooria (Golaghat) and Barpatra (Sibsagar).

It was observed that generally the President or the Secretary is completely driving most Bagan Bazars across the state. The ownership of most Bagan Bazar has shifted from the SHG into the hand of 2-3 active members. There are about 10 Bagan Bazars owned by single person while there are 11 Bagan Bazars managed by the relatives of either the President or the Secretary of the SHGs.

Chapter 6

OBSERVATION & SUGGESTION

The project study initially highlighted the status of the Bagan Bazars and studied the project design and the implementation pattern. The analyses on the implementation mode revealed a number of aspects influencing the performance of the Bagan Bazars. The efficacy and effectiveness of these factors has been further analyzed with respect to the project, which has established the basis for the suggestions made in this chapter. These suggestions have been placed for further consideration of the ASRLMS.

The following suggestions are expected to improve the performance of the Bagan Bazar project:

Management and Operation

A retail shop need not necessarily be a group activity and may be managed by 2-3 members but in Bagan Bazar context, it is important to bind the group members together. The loan is provided to the SHG involving all the members but they are confused about their share of benefits and responsibilities. The active members running the Bagan Bazars operate like owners leading to dissatisfaction and mistrust among the members. As a result, there is no sense of belongingness among the other members. In view of this, the following is suggested:

1. A Standard Operational Procedure (SOP) is required for management and operational of the Bagan Bazars.
2. Active members running the Bagan Bazars should be held accountable to the group in the weekly meeting and the SHG should be made accountable to the ASRLM and the bank.
3. The active members for Bagan Bazars should operate like employee or the SHG may appoint employee with remuneration proportionate to the profit. These employees should place weekly accounts report in the weekly meeting of the SHG.
4. In continuation to point 3, both President and the Secretary should not be allowed together to be active member of the Bagan Bazars. While one may run the Bagan Bazar if so desires, the other must run the SHG. This will minimize the domination by active members during the weekly meeting.

5. The block offices must monitor the proceeding and action taken during weekly meetings of the SHGs on a monthly basis. Presence of block representative is also suggested time to time during weekly meeting of the SHGs.
6. Alternately, the Bagan Bazars can be leased out to a third party preferably SHG members by the process of auction. The SHG should fix a reserve price to be worked out based on bank loan plus monthly expected sales for auction.

Basic Framework for SOP

Standard operating procedure or SOP is suggested for the Bagan Bazars so that it directs the SHGs to ensure that activities are conducted in a smooth, consistent and predictable way without any scope of dissatisfaction and conflict. A detail SOP is requisite to the Bagan Bazars and the basic points to be covered but not limited to the following are given below:

1. Timing of the Bagan Bazar – Standard Opening and Closing time
2. Sales, purchasing and invoicing – Standard procedure
3. Staff Scheduling- In case of absence or leave of active members, the members to replace or run the shops.
4. Display and Merchandising
5. Loan recovery mechanism – Loan limit for customers and procedure for recovery
6. Weekly meeting: The following has to be placed in the weekly meeting of the SHG
 - Details of sales, purchase and other expenditure of the Bagan Bazars
 - Loan details during the last meeting of the month
 - Conflicts for resolution and forwarding to the Block Offices
7. Conflict resolution – Standard timeframe for resolution of conflict by the block offices
8. Monitoring by Block Offices

The SOP must clearly indicate the roles and responsibilities of the SHGs and the block offices. It was observed that the SHGs expects the ASRLM to provide assistance and maintenance even for trivial matters of the Bagan Bazars like fixing the glow sign or their bulbs, replacing the battery of weigh machine, fixing the refrigerator lights, leakage in the roof or cracks in the floor. While in few places, the block officials did not show eagerness in addressing their problems despite repeated request.

Closure of Bagan Bazars

The closure of Bagan Bazar is a major concern. Already 10 Bagan Bazars are closed and another 10 numbers are in the verge of closure while 16 numbers are performing poorly. The scenario is due to loss in running the Bagan Bazars, poor management and conflict among the SHG members. The abrupt closure of Bagan Bazars has the following implications:

- The bank loan provided in lieu of the Bagan Bazar is difficult to recover.
- The Bagan Bazars may not accept the responsibility for business loss as the location and product range were not decided by them.

- The loan provided cannot be written off as bad debt as this will encourage other SHGs to follow the suit.

In view of the above scenario, the following suggestion is made:

1. Conflict Resolution: The ASRLM should take prompt action to resolve all conflicts among the SHG members before it turns intense and ugly. A simmering mistrust and dissatisfaction is reported in most SHGs, which may finally lead to closure. For example, the Bagan Bazars in Sundarpur (Sibsagar) and Ghilladhari (Golaghat) is already closed.
2. Closure Procedure: A closure procedure or exit policy should be immediately framed for the SHGs willing to withdraw from the project. The same may be utilized for the closed Bagan Bazars willing to terminate the project.

Location

There are 23 Bagan Bazars with critical location that requires relocation. It would be very difficult to revive these shops by any means due to their poor location. The details of the shops requiring relocation is provided in the annexure and the brief is as given in the table below:

Table 6.1: List of Bagan Bazaars requiring relocation

Sl. No.	Location	Total Shops	Number of Shops requiring Relocation	% of Shops requiring Relocation
1	Near Residence	25	4	16.00
2	Near Factory	20	13	65.00
3	Near Factory & Residence	5	0	-
4	Near Hospital	4	3	75.00
5	Near Market	8	2	25.00
6	Near Playground	1	1	100.00
	Total	63	23	36.51

Nearly 37% of the total Bagan Bazar requires relocation and comprises of about 57% Bagan Bazars located near the factory. Compared to their present location, it is seen that shops located near the residences requires the least relocation whereas shops located near playground, hospital and factory requires very high relocation.

The selection of location for the Bagan Bazars should be based on feasibility of the project and in context of tea garden area.

- The basic catchment area should be first outlined for the purpose of selection of each location and the Bagan Bazar should locate nearer to the habitation rather than their work place.
- In continuation to the above, the location should preferably lie amidst the residential colonies or markets. It should not be established away or within about 1 Km radius from market as this impact negatively. For eg., Bagan Bazar in Jutlibari (Dibrugarh), Helem (Sonitpur), Salkathoni (Sibsagar), Ghiladhari (Golaghat), etc.
- The Bagan Bazar should be established only when the location is highly suitable and agreeable to the SHGs and not as per the choice of the garden authority. In the absence of suitable location, there is no need to initiate the project in that garden.

Book Keeping

There are number of book for maintenance of records. It is difficult for the SHGs to maintain a number of books provided to the SHGs. The maintenance of so many books of accounts is unseen in any general retail shops and even in wholesale shops. The Bagan Bazars should operate in a professional manner and following is suggested for maintenance of records:

- A simple and standardized format is suggested for book keeping in the Bagan Bazars.
- The number of books should be minimal and the focus should be more on the customers.
- Sales and purchase register with proper invoices in daily/monthly format and bank statement is enough to run the Bagan Bazars.

Nutrition Shop Tag

The tag of nutrition shop should be removed and the shops may be simply known as the Bagan Bazars. This will technically lift the prohibition on selling of pan, tamuls & other products and will enhance the profitability of the shop.

Bank Loan

The details of bank loan schedule and interest is not known to the SHGs. The block offices must arrange to inform the bank loan details to all the Bagan Bazars. Further, the block offices must ensure timely collection and distribution of bank loan statement by the block offices to the respective SHGs.

Role of Block Office

The Bagan Bazar project demands the block offices and the SHGs to work close coordination. The block offices are supposed to support and handhold the SHGs in running the Bagan Bazars but it was observed in many areas that SHGs operate at their own will. On the other hand, some SHGs feel the block offices were assertive in their decision. In view of these, the following roles but not limited to, is suggested:

- The block offices should create an enabling environment by involving SHG in all decision making processes pertaining to the Bagan Bazars like selection of location, etc.
- The grievances and conflicts of the SHG members should be addressed within a specified time frame.
- The block offices should enable the garden authority and the bank to assist the Bagan Bazars for issues like electricity, building repairs or about the bank loan, etc.
- It was observed that some Bagan Bazar opens for a couple of hours only. It cannot be a part time activity and the block offices should effectively monitor the SHGs and Bagan Bazars.

Diversification of Activities

The lack of participation and vibrancy in the Bagan Bazar is due to limited activity. A host of activities in Bagan Bazars will result in a lot of hustling & bustling and attract all the members to participate. It was observed that two Bagan Bazars are selling only tea and snacks and no grocery item while one is additionally selling tea. The income from this activity is substantially good but the same is not considered as part of the Bagan Bazar. In another three places, tailoring is added to Bagan Bazars. The additional activity has substantially helped the Bagan Bazars to keep floating in these areas. Addition of an activity may lead to manifold increase of the business. The following is thus proposed:



1. The Bagan Bazars may be provided with additional activities like tailoring, tea & snack, pan shop, etc. after proper survey by the SHGs and validation from the block offices.
2. The tea gardens do not have any hang out place, where the people can flock around. In select areas with adequate space and market, a combination of grocery, tea, pan and chana-motor shop may be opened.

ANNEXURE – A: Bagan Bazaar Individual Profile

ANNEXURE – B: Table



Bagan Bazaar Relocation List

Sl. No.	District	Block	Name of TE	SHG Name	BB run by others	Status of BB	Tentative Monthly Sale	Location
1	Baksa	Gobardhana	Fatemabad TE	Ankur		Closed	0	Near Market
2	Bongaigaon	Dangtol	Birjhorla TE	Jagaran	President's husband	Average	No Documents	Near Residence
3	N. Lakhimpur	Modhupur TE	Dhakuakhana	Pragati	President's husband	Verge of Closer	3600	Near Factory
4	N. Lakhimpur	Boginodi	Seajuli TE	st. Lucheya		Closed	0	Near Hospital
5	Sonitpur	Chaiduar	Daflagarh TE	Aliza		Poor	2400	Near Factory
6	Sonitpur	Chaiduar	Helem TE	Nandini	President's brother	Verge of Closer	3600	Near Residence
7	Sonitpur	Dhekiajuli	Narayanpur TE	Ashu		Closed	0	Near Factory
8	Sonitpur	Dhekiajuli	Chapoi TE	Nayan		Verge of Closer	1500	Near Hospital
9	Sonitpur	Dhekiajuli	Shyamaguri TE	Christ Jyoti	Secretary's husband	Poor	5190	Near Residence
10	Tinsukia	Guijan	Limbuguri TE	Janakalyan Astha	Managed by others	Verge of Closer	No Documents	Near Factory
11	Tinsukia	Guijan	Dinjan	Sristy		Closed		Near Factory
12	Tinsukia	Kakopathar	Kakajan TE	Prerona		Closed		Near Factory
13	Dibrugarh	Tengakhata	Jutlibari TE	Samannay		Average	10800	Near Factory
14	Dibrugarh	Tengakhata	Basmatia TE	Deep		Poor	No Documents	Near Playground
15	Jorhat	Titabar	Kachajan TE	Jigyasa		Closed		Near Residence
16	Jorhat	Titabar	Charaipani TE	Tejimala		Poor	7000	Near Factory
17	Jorhat	Titabar	Khorikotia TE	Junak		Closed		Near Hospital
18	Jorhat	Titabar	Daflating TE	Rupjyoti	Run by chowkidar	Verge of Closer	No Documents	Near Factory
19	Jorhat	North West Jorhat	Socklatinga	Monikanchan		Poor	3098	Near Factory
20	Charaideo (Sibsagar)	Sapekhata	Sundarpur TE	Adarsha		Closed		Near Market
21	Golghat	Padumoni	Ghiladhari TE	Puhar		Closed		Near Factory
22	Golghat	Golaghat central	Doorla TE	Swarnajyoti		Verge of Closer	1350	Near Factory
23	Nagaon	Bajigaon	Amlokhi TE	Mangala		Verge of Closer	No Documents	Near Factory

**Details of SHGs running Bagan Bazaar garden wise**

Sl. No.	District	Block	Name of TE	SHG Name	No. of Active members	No. of members involved in BB	Worker	Non worker	Perm. Worker	Temp. Worker
1	2	3	4	5	6	7	8	9	10	11
1	Dhubri	Chapar-Salkocha	Chaibari TE	Roshni	10	5	5	5		5
2	Hailakandi	Algapur	Chandipur TE	Karabi	10	2	6	4	4	2
3	Hailakandi	Lala	Lalamukh TE	Maa Manosha	9	2	2	7		2
4	Karimganj	South Karimganj	Aylabari TE	Bipodnashini	10	4	5	5		5
5	Cachar	Borkhola	Dollo TE	Ganesh	10	2	6	4	2	4
6	Cachar	Borkhola	Rampur TE	Utjugi	10	1	7	3	3	4
7	Cachar	Rajabazar	Labac TE	Jagriti	10	2	5	5	5	
8	Baksa	Gobardhana	Fatemabad TE	Ankur	10	0	9	1	4	5
9	Bongaigaon	Dangtol	Birjhorla TE	Jagaran	10	0	10			10
10	N. Lakhimpur	Modhupur TE	Dhakuakhana	Pragati	11	0	9	2	3	6
11	N. Lakhimpur	Boginodi	Seajuli TE	st. Lucheya	10	0	9	1	8	1
12	N. Lakhimpur	Karunabari	Harmutty TE	Shanti Jagaran	10	1	9	1	4	5
13	Sonitpur	Chaiduar	Daflagarh TE	Aliza	10	1	10		7	3
14	Sonitpur	Chaiduar	Helem TE	Nandini	10	0	10		10	
15	Sonitpur	Dhekiajuli	Hirajuli TE	Shakti	10	0	1	9	1	
16	Sonitpur	Dhekiajuli	Narayanpur TE	Ashu	10	0	10		6	4
17	Sonitpur	Dhekiajuli	Belsiri TE	Dipti	10	1	6	4	5	1
18	Sonitpur	Dhekiajuli	Hoograjuli TE	Suravi	10	1	6	4	5	1
19	Sonitpur	Dhekiajuli	Chapoi TE	Nayan	10	2	6	4	5	1
20	Sonitpur	Dhekiajuli	Manmohini TE	Nabajyoty	10	0	9	1	6	3
21	Sonitpur	Dhekiajuli	Shyamaguri TE	Christ Jyoti	10	0	9	1	9	
22	Sonitpur	Dhekiajuli	Dibru Darrang TE	Kalyani	10	1	7	3	7	



1	2	3	4	5	6	7	8	9	10	11
23	Sonitpur	Dhekiajuli	Panbari TE	Dharitri	10	0	10		3	7
24	Sonitpur	Borsolla	Arun TE	Animajyoti	9	1	8	1	8	
25	Sonitpur	Borsolla	Sirajuli TE	Nabajagaran	10	2	6	4	6	
26	Udalguri	Udalguri	Majuli TE	Kalyan Atmo Sahayak	10	1	9	1	8	1
27	Darrang	Dalgaon Sialmari	Koupoti TE	Unnayan	10	0	10		8	2
28	Tinsukia	Guijan	Rongaghora TE	Mousumi	9	1	2	7	1	1
29	Tinsukia	Guijan	Nalani TE	Milonjyoti	10	3	5	5	4	1
30	Tinsukia	Guijan	Gellapukhuri	Sahara	10	1	8	2	4	4
31	Tinsukia	Guijan	Limbuguri TE	Janakalyan Astha	10	0	8	2	4	4
32	Tinsukia	Guijan	Dinjan	Sristy						
33	Tinsukia	Kakopathar	Duwarmara TE	Lakshmi Kuber	10	1	3	7	2	1
34	Tinsukia	Kakopathar	Kakajan TE	Prerona						
35	Dibrugarh	Tengakhat	Anandabari TE	Nabajagriti	10	10	2	8	2	
36	Dibrugarh	Tengakhat	Jutlibari TE	Samannay	10	5	3	7	2	1
37	Dibrugarh	Tengakhat	Basmatia TE	Deep	10	1	9	1	5	4
38	Dibrugarh	Joypur	Teeniali TE	Rukmini	10	3	7	3	3	4
39	Jorhat	Titabar	Borholla TE	Puja	10	1	8	2	8	
40	Jorhat	Titabar	Tyrun TE	Rupjyoti	10	10	1	9	1	
41	Jorhat	Titabar	Kachajan TE	Jigyasa						
42	Jorhat	Titabar	Gobindapur TE	Ankur	10	4		10		
43	Jorhat	Titabar	Charaipani TE	Tejimala	10	4	5	5		5
44	Jorhat	Titabar	Khorikotia TE	Junak						
45	Jorhat	Titabar	Bokhulla TE	Sampriti	10		8	2	3	5
46	Jorhat	Titabar	Chungi TE	Jagriti	12	2	9	3	2	7
47	Jorhat	Titabar	Daflating TE	Rupjyoti						
48	Jorhat	North West Jorhat	Socklatinga	Monikanchan	10	10	10		6	4
49	Charaideo (Sibsagar)	Sapekhati	Khagarijan TE	JibanSuraksha	10	3	8	2	7	1
50	Charaideo (Sibsagar)	Sapekhati	Salkathoni TE	jibanjyoti	10	3	4	6		4



1	2	3	4	5	6	7	8	9	10	11
51	Charaideo (Sibsagar)	Sapekhati	Barpatra TE	Bopatra Mohila SHG	9	1	7	2	6	1
52	Charaideo (Sibsagar)	Sapekhati	Kanubari TE	Chandrama	13	3	10	3	2	8
53	Charaideo (Sibsagar)	Sapekhati	Sundarpur TE	Adarsha	15		12	3	12	
54	Sibsasgar	Nazira	Lakhimijan TE	Bandana Sayang Savi Got	10	4	3	7	2	1
55	Sibsasgar	Nazira	Meckeypur TE	Bishnu						
56	Sibsasgar	Demow	Athabari TE	Athabari Bagisa Usha	10	4	4	6		4
57	Sibsasgar	Demow	Rajmai TE	Eti Koli Dutio Pat	10	7	5	5	5	
58	Golghat	Padumoni	Ghiladhari TE	Puhar						
59	Golghat	Padumoni	Oating TE	Binandi	10		9	1	2	7
60	Golghat	Golaghat central	Doorja TE	Swarnajyoti	10	2	7	3	3	4
61	Golghat	Golaghat central	Socketing TE	Dharitri	9	2	7	2	5	2
62	Nagaon	Bajagaon	Amlokhi TE	Mangala	10	2	4	6	3	1
63	Nagaon	Paschim Kaliabor	Sagmootea TE	Deepsikha	10	1	8	2	4	4
					566	117	375	191	225	150

Details of Bagan Bazaar running by other than SHG members

District	Block	Name of TE	SHG Name	BB run by others
1	2	3	4	5
Bongaigaon	Dangtol	Birjhorja TE	Jagaran	Husband of president
N. Lakhimpur	Modhupur TE	Dhakuakhana	Pragati	Husband of president
Sonitpur	Chaiduar	Helem TE	Nandini	Brother of President
Sonitpur	Dhekiajuli	Hirajuli TE	Shakti	Sister of Secretary
Sonitpur	Dhekiajuli	Manmohini TE	Nabajyoty	Brother of President
Sonitpur	Dhekiajuli	Shyamaguri TE	Christ Jyoti	Husband of Secretary
Sonitpur	Dhekiajuli	Panbari TE	Dharitri	Sister of Secretary
Darrang	Dalgaon Sialmari	Koupoti TE	Unnayan	Husband of president



1	2	3	4	5
Tinsukia	Guijan	Limbuguri TE	Janakalyan Astha	Managed by others
Jorhat	Titabar	Bokhulla TE	Sampriti	outsourced to others
Jorhat	Titabar	Daflating TE	Rupjyoti	Run by ckwokidar

Details on Location of Bagan Bazaar Garden wise

Sl. No.	District	Block	Name of TE	SHG Name	Location
1	2	3	4	5	6
1	Cachar	Borkhola	Dollo TE	Ganesh	Near Residence
2	Cachar	Borkhola	Rampur TE	Utjugi	Near Residence
3	Cachar	Rajabazar	Labac TE	Jagriti	Near Residence
4	Bongaigaon	Dangtol	Birjhorla TE	Jagaran	Near Residence
5	N. Lakhimpur	Karunabari	Harmutty TE	Shanti Jagaran	Near Residence
6	Sonitpur	Chaiduar	Helem TE	Nandini	Near Residence
7	Sonitpur	Dhekiajuli	Hirajuli TE	Shakti	Near Residence
8	Sonitpur	Dhekiajuli	Manmohini TE	Nabajyoty	Near Residence
9	Sonitpur	Dhekiajuli	Shyamaguri TE	Christ Jyoti	Near Residence
10	Sonitpur	Dhekiajuli	Dibru Darrang TE	Kalyani	Near Residence
11	Sonitpur	Dhekiajuli	Panbari TE	Dharitri	Near Residence
12	Sonitpur	Borsolla	Arun TE	Animajyoti	Near Residence
13	Sonitpur	Borsolla	Sirajuli TE	Nabajagaran	Near Residence
14	Tinsukia	Guijan	Rongaghora TE	Mousumi	Near Residence
15	Tinsukia	Guijan	Nalani TE	Milonjyoti	Near Residence
16	Dibrugarh	Tengakhat	Anandabari TE	Nabajagriti	Near Residence
17	Jorhat	Titabar	Kachajan TE	Jigyasa	Near Residence
18	Jorhat	Titabar	Gobindapur TE	Ankur	Near Residence
19	Jorhat	Titabar	Bokhulla TE	Sampriti	Near Residence



1	2	3	4	5	6
20	Charaideo (Sibsagar)	Sapekhati	Khagarijan TE	JibanSuraksha	Near Residence
21	Charaideo (Sibsagar)	Sapekhati	Barpatra TE	Bopatra Mohila SHG	Near Residence
22	Sibsagar	Nazira	Lakhimijan TE	Bandana Sayang Savi Got	Near Residence
23	Sibsagar	Nazira	Meckeypur TE	Bishnu	Near Residence
24	Sibsagar	Demow	Athabari TE	Athabari Bagisa Usha	Near Residence
25	Nagaon	Paschim Kaliabor	Sagmootea TE	Deepsikha	Near Residence
1	Hailakandi	Algapur	Chandipur TE	Karabi	Near Factory & Residence
2	Hailakandi	Lala	Lalamukh TE	Maa Manosha	Near Factory & Residence
3	Karimganj	South Karimganj	Aylabari TE	Bipodnashini	Near Factory & Residence
4	Dibrugarh	Joypur	Teeniali TE	Rukmini	Near Factory & Residence
5	Jorhat	Titabar	Tyrun TE	Rupjyoti	Near Factory & Residence
1	N. Lakhimpur	Modhupur TE	Dhakuakhana	Pragati	Near Factory
2	Sonitpur	Chaiduar	Daflagarh TE	Aliza	Near Factory
3	Sonitpur	Dhekiajuli	Narayanpur TE	Ashu	Near Factory
4	Darrang	Dalgaon Sialmari	Koupoti TE	Unnayan	Near Factory
5	Tinsukia	Guijan	Limbuguri TE	Janakalyan Astha	Near Factory
6	Tinsukia	Guijan	Dinjan	Sristy	Near Factory
7	Tinsukia	Kakopathar	Duwarmara TE	Lakshmi Kuber	Near Factory
8	Tinsukia	Kakopathar	Kakajan TE	Prerona	Near Factory
9	Dibrugarh	Tengakhata	Jutlibari TE	Samannay	Near Factory
10	Jorhat	Titabar	Borholla TE	Puja	Near Factory
11	Jorhat	Titabar	Charaipani TE	Tejimala	Near Factory
12	Jorhat	Titabar	Daflating TE	Rupjyoti	Near Factory
13	Jorhat	North West Jorhat	Socklatinga	Monikanchan	Near Factory
14	Charaideo (Sibsagar)	Sapekhati	Salkathoni TE	jibanjyoti	Near Factory
15	Sibsagar	Demow	Rajmai TE	Eti Koli Dutio Pat	Near Factory



1	2	3	4	5	6
16	Golghat	Padumoni	Ghiladhari TE	Puhar	Near Factory
17	Golghat	Padumoni	Oating TE	Binandi	Near Factory
18	Golghat	Golaghat central	Dooria TE	Swarnajyoti	Near Factory
19	Golghat	Golaghat central	Socketing TE	Dharitri	Near Factory
20	Nagaon	Bajiagaon	Amlokhi TE	Mangala	Near Factory
1	N. Lakhimpur	Boginodi	Seajuli TE	st. Lucheya	Near Hospital
2	Sonitpur	Dhekiajuli	Chapoi TE	Nayan	Near Hospital
3	Tinsukia	Guijan	Gellapukhuri	Sahara	Near Hospital
4	Jorhat	Titabar	Khorikotia TE	Junak	Near Hospital
1	Dhubri	Chapar-Salkocha	Chaibari TE	Roshni	Near Market
2	Baksa	Gobardhana	Fatemabad TE	Ankur	Near Market
3	Sonitpur	Dhekiajuli	Belsiri TE	Dipti	Near Market
4	Sonitpur	Dhekiajuli	Hoograjuli TE	Suravi	Near Market
5	Udalguri	Udalguri	Majuli TE	Kalyan Atmo Sahayak	Near Market
6	Jorhat	Titabar	Chungi TE	Jagriti	Near Market
7	Charaideo (Sibsagar)	Sapekhati	Kanubari TE	Chandrama	Near Market
8	Charaideo (Sibsagar)	Sapekhati	Sundarpur TE	Adarsha	Near Market
1	Dibrugarh	Tengakhata	Basmatia TE	Deep	Near Playground

**Details on Performance of Bagan Bazaar and their status**

Sl. No.	District	Block	Name of TE	SHG Name	Status of BB	Tentative Monthly Sale
1	2	3	4	5	6	7
1	Baksa	Gobardhana	Fatemabad TE	Ankur	Closed	0
2	N. Lakhimpur	Boginodi	Seajuli TE	st. Lucheya	Closed	0
3	Sonitpur	Dhekiajuli	Narayanpur TE	Ashu	Closed	0
4	Tinsukia	Guijan	Dinjan	Sristy	Closed	
5	Tinsukia	Kakopathar	Kakajan TE	Prerona	Closed	
6	Jorhat	Titabar	Kachajan TE	Jigyasa	Closed	
7	Jorhat	Titabar	Khorikotia TE	Junak	Closed	
8	Charaideo (Sibsagar)	Sapekhati	Sundarpur TE	Adarsha	Closed	
9	Golghat	Padumoni	Ghiladhari TE	Puhar	Closed	
10	Golghat	Padumoni	Oating TE	Binandi	Closed	
11	Cachar	Borkhola	Rampur TE	Utjugi	Verge of Closer	1500
12	N. Lakhimpur	Modhupur TE	Dhakuakhana	Pragati	Verge of Closer	3600
13	Sonitpur	Chaiduar	Helem TE	Nandini	Verge of Closer	3600
14	Sonitpur	Dhekiajuli	Hoograjuli TE	Suravi	Verge of Closer	3600
15	Sonitpur	Dhekiajuli	Chapoi TE	Nayan	Verge of Closer	1500
16	Tinsukia	Guijan	Limbuguri TE	Janakalyan Astha	Verge of Closer	No Documents
17	Jorhat	Titabar	Gobindapur TE	Ankur	Verge of Closer	5272
18	Jorhat	Titabar	Daflating TE	Rupjyoti	Verge of Closer	No Documents
19	Golghat	Golaghat central	Doorja TE	Swarnajyoti	Verge of Closer	1350
20	Nagaon	Bajagaon	Amlokhi TE	Mangala	Verge of Closer	No Documents
21	Cachar	Borkhola	Dollo TE	Ganesh	Poor	9000
22	Sonitpur	Chaiduar	Daflagarh TE	Aliza	Poor	2400
23	Sonitpur	Dhekiajuli	Shyamaguri TE	Christ Jyoti	Poor	5190
24	Sonitpur	Borsolla	Sirajuli TE	Nabajagaran	Poor	1200
25	Darrang	Dalgaon Sialmari	Koupoti TE	Unnayan	Poor	8100



1	2	3	4	5	6	7
26	Tinsukia	Guijan	Gellapukhuri	Sahara	Poor	6594
27	Dibrugarh	Tengakhat	Basmatia TE	Deep	Poor	No Documents
28	Jorhat	Titabar	Charaipani TE	Tejimala	Poor	7000
29	Jorhat	Titabar	Chungi TE	Jagriti	Poor	3000
30	Jorhat	North West Jorhat	Socklatinga	Monikanchan	Poor	3098
31	Charaideo (Sibsagar)	Sapekhati	Khagarijan TE	JibanSuraksha	Poor	3173
32	Charaideo (Sibsagar)	Sapekhati	Salkathoni TE	jibanjyoti	Poor	6663
33	Charaideo (Sibsagar)	Sapekhati	Barpatra TE	Bopatra Mohila SHG	Poor	2970
34	Sibsasgar	Nazira	Meckeypur TE	Bishnu	Poor	
35	Sibsasgar	Demow	Rajmai TE	Eti Koli Dutio Pat	Poor	3120
36	Golghat	Golaghat central	Socketing TE	Dharitri	Poor	3540
37	Dhubri	Chapar-Salkocha	Chaibari TE	Roshni	Average	15000
38	Hailakandi	Lala	Lalamukh TE	Maa Manosha	Average	12000
39	Karimganj	South Karimganj	Aylabari TE	Bipodnashini	Average	15000
40	Cachar	Rajabazar	Labac TE	Jagriti	Average	12000
41	Bongaigaon	Dangtol	Birjhorja TE	Jagaran	Average	No Documents
42	Sonitpur	Dhekiajuli	Belsiri TE	Dipti	Average	18000
43	Sonitpur	Borsolla	Arun TE	Animajyoti	Average	14350
44	Udalguri	Udalguri	Majuli TE	Kalyan Atmo Sahayak	Average	13620
45	Tinsukia	Guijan	Rongaghora TE	Mousumi	Average	No Documents
46	Tinsukia	Kakopathar	Duwarmara TE	Lakshmi Kuber	Average	10500
47	Dibrugarh	Tengakhat	Anandabari TE	Nabajagriti	Average	19052
48	Dibrugarh	Tengakhat	Jutlibari TE	Samannay	Average	10800
49	Dibrugarh	Joypur	Teeniali TE	Rukmini	Average	
50	Jorhat	Titabar	Borholla TE	Puja	Average	15206
51	Jorhat	Titabar	Tyrun TE	Rupjyoti	Average	10870
52	Sibsasgar	Nazira	Lakhimijan TE	Bandana Sayang Savi Got	Average	No Documents
53	Sibsasgar	Demow	Athabari TE	Athabari Bagisa Usha	Average	12240



1	2	3	4	5	6	7
54	Nagaon	Paschim Kaliabor	Sagmootea TE	Deepsikha	Average	9390
55	Sonitpur	Dhekiajuli	Hirajuli TE	Shakti	Good	33258
56	Sonitpur	Dhekiajuli	Manmohini TE	Nabajyoty	Good	36000
57	Sonitpur	Dhekiajuli	Dibru Darrang TE	Kalyani	Good	33500
58	Sonitpur	Dhekiajuli	Panbari TE	Dharitri	Good	36916
59	Tinsukia	Guijan	Nalani TE	Milonjyoti	Good	35455
60	Hailakandi	Algapur	Chandipur TE	Karabi	Very Good	50000
61	N. Lakhimpur	Karunabari	Harmutty TE	Shanti Jagaran	Very Good	46580
62	Jorhat	Titabar	Bokhulla TE	Sampriti	Very Good	No Documents
63	Charaideo (Sibsagar)	Sapekhati	Kanubari TE	Chandrama	Very Good	45000

**Details on present status of infrastructure and other equipments**

Bagan Bazar	Block	SHG	Ceiling	Goods Racks	Veg. Racks	Counter Table	Chair	Refrigerator with stabilizer	Status	Weigh machine	Status	Glow Sign
1	2	3	4	5	6	7	8	9	10	11	12	13
Birjhora TE	Dangtol	Jagaran	Good	6	2	1	1	1	F	1	F	1
Charaibari TE	Chapar-Salkocha	Roshni	Good	6	2	1	1	1	F	1	F	1
Labac TE	Rajabazar	Jagriti	Good	6	2	1	1	1	F	1	F	1
Rampur TE	Borkhola	utyugi	Good	6	2	1	1	1	NF	1	F	1
Dolu TE	Borkhola	Sree Ganesh	Good	6	2	1	1	1	F	1	F	1
Chandipur Grant TE	Algapur	Karabi	Good	6	2	1	1	1	F	1	F	1
Lalamukh TE	Lala	Maa Monosha	Good	6	2	1	1	1	F	1	F	1
Aylabari TE	South Karimganj	Bipodnashini	Good	6	2	1	1	1	No Electricity	1	No Electricity	1
Fatemabad TE	Gobardhana	Ankur	Good	6	2	0	0	1	NF	1	F	1
Rongaghora TE	Guijan	Mousumi	Good	6	2	1	1	1	F	1	F	1
Nalani TE	Guijan	Milonjyoti	Good	6	2	1	1	1	F	1	F	1
Limbuguri TE	Guijan	Janakalyan Astha	Good	6	2	1	1	1	NF	1	F	1
Gellapukhuri TE	Guijan	Sahara	Good	6	2	1	1	1	F	1	F	1
Duwarmara TE	Kakopothar	Lakshmi Kuber	Good	6	2	1	1	1	F	1	F	1
Bokhuila TE	Titabar	Sampriti	Good	6	2	1	1	1	NF	1	NF	1
Chungi TE	Titabar	Jagriti										
Charaipani TE	Titabar	Tejimala	Good	6	2	1	1	1	F	1	F	1
Tyrun TE	Titabar	Rupjyoti	Good	6	2	1	1	1	F	1	F	1
Borholla TE	Titabar	Puja	Good	6	2	1	1	1	F	1	F	1
Gobindapur TE	Titabar	Ankur	Good	5	1	1	1	1	F	1	NF	1



Socklatinga TE	North West Jorhat	Monikanchan	Good	6	2	1	1	1	NF	1	F	1
1	2	3	4	5	6	7	8	9	10	11	12	13
Rajmai TE	Demow	Eti Koli Dutio Pat	Good	6	2	1	1	1	F	1	F	1
Athabari TE	Demow	Athabari Bagisa Usha	Good	6	2	1	1	1	No Electricity	1	No Electricity	1
Kanubari TE	Sapekahati	Chandrama	Poor	6	2	1	1	1	F	1	Battery Problem	1
Salkathoni TE	Sapekhati	jibanjyoti	Good	6	2	1	1	1	F	1	F	1
Sundarpur TE	Sapekhati	Adarsha Mohila										
Khagarijan TE	Sapekhati	Jibansuraksha	Good	6	2	1	1	1	F	1	F	1
Barpatra TE	Sapekhati	Borpatra Mohila	Good	6	2	1	1	1	F	1	F	1
Lakhimijan TE	Bandana Sayang Sevi		Poor	6	2	1	1	1	F	1	F	1
Oating TE	Padumoni	Puhar	Good	6	2	1	1	1	F	1	F	1
Socketing TE	Golaghat Central	Dharitri	Good	6	2	1	1	1	F	1	F	1
Doorria TE	Golghat Central	Swarnajyoti	Good	6	2	1	1	1	F	1	F	1
Amlokhi TE	Bajiagaon	Mangala	Good	6	2	1	1	1	F	1	F	1
Sagmootea TE	Paschim Kaliabor	Deepsikha	Good	6	2	1	1	1	F	1	F	0
Basmatia TE	Tengakhata	Deep	Good	6	2	1	1	1	NF	1	F	1
Jutlibari TE	Tengakhata	Samannay	Good	6	2	1	1	1	F	1	F	1
Anandabari TE	Tengakhata	Nabajagriti	Good	6	2	1	1	1	F	1	F	1
Teeniali TE	Joypur	Rukmini	Good	6	2	1	1	1	F	1	F	1
Dhakuakhana	Modhupur TE	Pragati	Good	6	2	1	1	1	F	1	F	1
Boginodi	Seajuli TE	st. Lucheya										
Karunabari	Harmutty TE	Shanti Jagaran	Good	6	2	1	1	1	F	1	F	1
Chaiduar	Daflagarh TE	Aliza	Good	6	2	1	1	1	F	1	F	1
Chaiduar	Helem TE	Nandini	Good	6	2	1	1	1	F	1	F	1



Dhekiyajuli	Hirajuli TE	Shakti	Good	6	2	1	1	1	F	1	F	1
Dhekiyajuli	Narayanpur TE	Ashu										
Dhekiyajuli	Belsiri TE	Dipti	Good	6	2	1	1	1	F	1	F	1
1	2	3	4	5	6	7	8	9	10	11	12	13
Dhekiyajuli	Hoograjuli TE	Suravi	Good	6	2	1	1	1	F	1	NF	1
Dhekiyajuli	Chapoi TE	Nayan	Good	6	2	1	1	1	F	1	F	1
Dhekiyajuli	Manmohini TE	Nabajyoty	Good	6	2	1	1	1	F	1	F	1
Dhekiyajuli	Shyamaguri TE	Christ Jyoti	Poor	6	2	1	1	1	F	1	F	1
Dhekiyajuli	Dibru Darrang TE	Kalyani	Good	6	2	1	1	1	F	1	F	1
Dhekiyajuli	Panbari TE	Dharitri	Good	6	2	1	1	1	F	1	F	1
Borsolla	Arun TE	Animajyoti	Good	6	2	1	1	1	F	1	Battery Problem	1
Borsolla	Sirajuli TE	Nabajagaran	Good	6	2	1	1	1	F	1	F	1
Udalguri	Majuli TE	Kalyan Atmo Sahayak	Good	6	2	1	1	1	F	1	F	1
Dalgaon Sialmari	Koupoti TE	Unnayan	Good	6	2	1	1	1	F	1	F	1