



**Report On
Field Survey
To
Baihata Chariali , Hirapara Block
Kamrup District of Assam On
7TH MARCH,2020**


**Organised By:
Department of Finance,
K.C Das Commerce College**

Introduction:

The department of finance conducted a field survey to Baihata Chariali, Hirapara Block of Kamrup District of Assam. The main objective of the programme is to give field exposure to the students on the rural setting and identifying the issue with possible solutions.

Aims and Objectives:

- 1.To introduce students to the rural settings.
- 2.To enable students to develop confidence and skills in conducting and organizing awareness programme.
- 3.To gain practical skills.


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Survey Briefing:

We started our journey from college at 9.00 am along with our HOD and other finance department teachers in the bus. On reaching the village, after setting down, we had our breakfast. Then we started our survey along with HOD and other teachers.

At the village, the students queried about the role of financial institutions in sustainability of SHGs. A group discussion with Papori Mohanta Kalita- The Secretary of Alipub Milanjyoti Self Help Group was held.

From the discussion, it was observed that the group was established since 2010, number of the members involved, nature of the business, had they availed loans from bank, the term period, the rate of interest, the repayment condition and for what purpose the loan was availed and the main problems the villagers faced.

During our stay in village, we found that giving right information can help people to make right decision. We observed that the people of the villages have the potential and skill to come up from misery but the most important thing is that they lack information and knowledge. We learnt the importance of life, skills and functional literacy which help them to operate and manage their operations. The households have a very small amount of savings which is not enough for their risk mitigation. The rate of interest charged is 2rs per annum and the repayment period remain for 15 months. We also learnt that SHGs can bring an economic empowerment as it inculcates saving habits among the rural women.

After discussion, HOD invited all the students and teachers for sightseeing to Madan Kamdev Mandir. There we also had a look on prevailing sculptures in the archaeological museum. After that

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we had our lunch around 2 pm. The trip concluded and the group returned back to college around 6.30pm.

Conclusion:

The experience of this tour was really fantastic and unforgettable. Students got a clear idea about the rural area. We are thankful to Finance Department for their initiative to such village visit. By using the concept we can make our project better.

PROJECT PARTICIPANTS DETAILS

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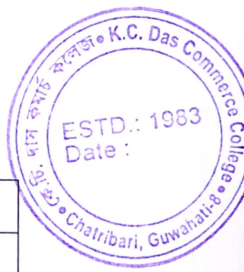
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Signature of Supervisor

Signature of group leader



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