

**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 was 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.**

Survey Briefing:

The journey started from college at 9.00 AM along with the students along with the faculty members of the Department of Finance. On reaching the village, after settling down, the students set out for the survey along with HOD and other teachers.

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

From the discussion, it was observed that the group was established since 2010 with a number of the members. They had 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 were queried.

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

After discussion, the HOD invited all the students and teachers for sightseeing to Madan Kamdev Mandir. A tour was conducted of the prevailing sculptures in the archaeological museum. After that 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.

PROJECT PARTICIPANTS DETAILS

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PHOTO GALLERY



