

THE COVID-19 PANDEMIC AND DISRUPTION OF THE ACTIVITIES OF THE SELF-HELP GROUPS IN ASSAM

Dr. Jayanta Baruah

Associate Professor and HOD, Department of Political Science, THBCollege, Jamugurihat,
Sonitpur, Assam, India.

ABSTRACT

Corona virus Pandemic is one of the greatest crisis the world has ever faced since the World War II. Though Corona virus pandemic is defining mainly as a global health crisis but it is much more than a health crisis. The nations that have been affected by this pandemic witness a great devastating scenario in all concerns-Socio, Economic, political etc. No countries in the world, whether rated as developed, developing or under developed, are out of this crisis. According to a report published on June 21, 2020, a total 89, 14,815 people have been infected in this pandemic globally and out of which 466,718 has lost their lives. In India too 3, 95,048 persons infected out of which 12,948 people have lost their lives. Covid-19 has also affected in Assam and 5388 positive cases have been registered and twelve people have lost their lives till June 21, 2020. It is very pathetic that this pandemic has devastated the economic structure of the nations. India is going to see the lowest growth of GDP in the FY 2021 which is the lowest in the last three decades. According to Finance Department of Assam the economic conditions of the state is not sound at present. So the economic crisis that has been created by corona virus pandemic is tremendous. The economic activities of the people including the members of SHGs are totally stopped due to this pandemic. People especially in the rural areas are facing tough financial crisis. In our paper we will try to make an in depth study about the economic insecurity caused by this pandemic in the functioning of the Self-Help Groups of Assam. In our study, we have selected 10 SHGs from the greater Naduar area of Sonitpur district, Assam, as sample. A questionnaire has also been prepared for data collection.

Key words: pandemic, insecurity, economic, shgs

1. INTRODUCTION

The Corona virus COVID-19 pandemic is one of the greatest challenges before the world community that has been faced by them since last eight decades or the Second World War II. Though the Covid-19 pandemic has been primarily defined as the global health crisis but realizing its power of creating crisis in socio-economic and political concerns of the nations of the world it can be said that it is much more than the global health crisis. Since its emergence in Wuhan of China in the last part of 2019, this disease has touched every nook and corner of the world, except Antarctica. The strict monitoring of the Centers for Disease Control and Prevention (CDC) of WHO was successful in finding the outbreak of a new corona virus, SARS-CoV-2, which causes COVID-19. It was first identified in Wuhan in China and then the virus has spread throughout the world, which compelled the World Health

Organization (WHO) to declare it a pandemic. Due to the speedy spread of corona virus in most of the nations in the world and the complete involvement of the governments to protect the citizens from it by declaring complete shut down for months, the conditions of the nations especially their economic conditions have broken down. The economic condition of India and the states are same. Assam is also facing tremendous financial crisis.

2. OBJECTIVES OF THE STUDY:

Corona virus pandemic creates an economic insecurity among the people of the rural areas of Assam. People, mostly, women are involved in the activities of the self help groups for their economic benefits. This pandemic has defunct all the activities of the SHGs since March last and hence creates an economic insecurity among the members of SHGs. The main objective of our study is to find out how this pandemic has created economic insecurity among the members of SHGs by disrupting the activities of SHGs.

3. METHODOLOGY:

The study is mainly based on empirical survey. Interview as well as Observation method was used in the study. A well planned questionnaire was used for data collection. Secondary data has been collected from the Naduar Development Block of Jamugurihat, Sonitpur, Assam. Data for our study will also be collected from Books, Journals and News papers etc. A total 10 SHGs of the greater Naduar Development Block area has been considered in our research. Random sampling has been applied in our study.

4. AREA OF STUDY:

Women SHGs under Naduar Development Block of Jamugurihat, Sonitpur, Assam has been considered for our survey. It is to be noted that more than 200 villages have been covered under the block area. There are more than 2000 SHGs are under Naduar Development Block, out of which more than 1500 SHGs are formed by women.

A SKETCH OF CORONAVIRUS PANDEMIC:

Corona virus pandemic has created a tremendous instability in the nations of the world. No nations, whether developed, developing or under develop, are left out from the touches of corona virus. The super power America is in the top of the list which has faced great lost in all sides, mostly lost of human lives in great numbers. According to a report of WHO, a huge 89, 14,815 people has been infected globally out of which 47, 38,545 people has been recovered (91%) and 466,718 (9%) have lost their lives till June 21, 2020. Though the emergence of the virus was in Wuhan city of China but the death cases of corona infection in China is still under 4000 mark. The Table given below will show the data of infected countries by corona virus.

Table (1): - Covide-19 Pandemic Highest Death Cases in top 10 countries

Name of the Country	Cases	Recovered	Deaths
USA	2295615	714961	121441
Brazil	1070139	543186	50058
U.K	303110	No Data	42589
Spain	245938	50376	28322
Italy	238275	181453	34610
France	160093	74312	29633
Maxico	175202	131686	20781
India	415624	227755	13254
Russia	576952	334592	8002

***Source: Centre for System science and Engineering at John Hopkings University.*

It is also note worthy that some of the states in the world have successful in minimizing the deaths caused by corona virus. For example we can cite the name of Maldivis where the number of death is 08, Sri Lana 11, Uzbekistan 19, Nepal 22 and in Singapore the number of deaths are cases are 26.

India is also fighting its level best to control corona virus since its emergence. The first case of corona virus case was identified in Kerala on January 30, 2020 and the number was increased to 3 by Feb, 3, 2020. All the identified in the beginning were the students who returned from Wuhan, China. The Ministry of Health and Family Welfare (MoHFW) has confirmed that till June 20, 2020, the active cases in India is 3, 95,048 out of which 2, 13,831 are recovered and 12948 persons lost their lives in corona. With this record of active cases, India stands in the 4th position out of 200 affected countries in the world. It is worth mentioning that in India the active cases have touched 1 lac mark on 19 May, 2020 and the 2 lac mark has been touched on June 3, 2020. But the death rate in India is still low which is 2.80%. It is also to be noted that most of the cases of covid-19 are from the major cities of India such as Delhi, Mumbai, Chennai, Ahmedabad, Pune and kolkotta. The Government of India has taken the matter seriously and declared lockdown since March 22, 2020. Due to India's observation of lockdown in very tight manner India stands in 56th rank in Covid-19 safety among the nations.

The government of Assam also directed to observe lock down declared by the Central government in a very sincere way. Hence the percentage of active covid-19 cases was very low in the beginning. The first case of covid in Assam reported in the Silchar Medical College Hospital on 31 March, 2020, when covid was found active in a 52 year old man. The infection of covid increased in Assam for the people who returned from Delhi joining the Tablighi Jamaat meeting, a religious function, and for not reported their arrival to the administration. According to a report of Assam Talk, a News Channel of Assam on June 21, the active cases of Covid-19 increased to 5388 and the death cases increased to 12.

SHGs – AN OUTLINE:

SHG is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background, voluntarily coming together to save small amount regularly, to contribute a common fund and to meet their emergency needs on mutual help basis. The group members use collective wisdom and peer pressure to ensure proper end use of fund and timely repayment thereof. They are informal groups where members come together towards collective action for common cause. The common need is meeting their emergent economic needs without being dependent on outside help. The main aim of SHG concept is to improve the economic development of women and create facilitating environment for their social transformation in the lift of gender discrimination in work and the household. Microfinance through SHG is essential to overcome exploitation, create confidence, economic self reliance of rural poor, particularly among women who are mostly invisible in the social structure. The group becomes the basis for action and change. It also helps in building of relationship for mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts. Credit needs of rural poor especially women are fulfilled totally through SHG. It is a matter of great appreciation that the Rural Development Department of Assam under the SGRY Scheme has constituted a total 96,506 SHGs in Assam comprising a total 11, 58,072 families up to August, 2004. It is also worth mentioning that the Government of Assam has given top priority in women empowerment resulting a huge 50,662 women SHGs were constituted out of the total 96,506. In this way a total 6, 07,944 women were considered to make economically self reliant through providing various facilities under this scheme. The no of SHGs have been touched a huge figure 2 lacs 18 thousand in the year 2010 through which 20 lacs 91 thousand and 220 people have got

the chance to be self employed. It is specially to be noted that the Assam Government had given Rs.5 thousand each to 1 lac SHGs as financial aid in the year 2010. And the SHGs are now contributing towards the economic betterment of rural people, and also act as the basic unit of women empowerment in Assam. In the formation process of the SHGs the members are to be drawn from the BPL list approved by the Gram Sabha wherein about 10 to 20 persons are selected, one each from a family and focus on the skill development trainings based on the local requirement. The formation of SHGs is “not ultimately a Micro-Credit project but an Empowerment Process” (Micro-Credit Summits, 2001).

The BJP led Assam government at present is trying its best to generate self employment among the youths and hence give top priority in the upliftment of the SHGs. Recently the government has distributed Rupee One lac each to a good numbers of SHGs formed by women in Assam. As like that rupees ten lacs each to a selected numbers of SHGS has been provided in the 126 constituencies of Assam.

In our study we have tried to examine the workings of the SHGs through which the members get benefits from it. And in the last part of our study we tried to find out how covid-19 pandemic has impact on the functioning of their SHGs. The following SHGs are considered for our study.

Table (2):- SHGs considered for our Study

SL	NAME OF THE SHGs	NO.OF MEMBERS
1	KALPATARU	20
2	DHARITRI	11
3	KUHIPAT	10
4	GAMOSA	10
5	BUNIAD	18
6	SEWALI	11
7	SRIJANI	11
8	SARASWATI(2)	15
9	AROHAN	10
10	RAJANI GANDHA	11

● **EDUCATIONAL QUALIFICATIONS OF MEMBERS:**

Education plays an important role in every aspects of human life. Without education it would be difficult for everyone to carry out his/her life smoothly in a complicated society like ours. Education helps in understanding ones rights and duties. So education is important to live a righteous life particularly in a democratic polity. Education also helps in managerial affairs. In our study we have observed that the members of the SHGs possess different educational qualifications. Data shows that majority 46.4 percent women are under matric. But it is worth mentioning that Matric, HS and B.A. passed women are also involved in the process of economic upliftment of the rural women though their percentage is low. So the SHGs under Naduar

Development block are doing a good job for the economic upliftment of the rural women by encouraging formation of SHGs. The Table given below shows the fact.

Table (3):- Educational Qualification of Respondents

EDUCATIONAL QUALIFICATION	NO OF RESPONDENTS	%
ILLETERATE	NIL	-----
UNDER MATRIC	59	46.4
MATRIC PASSED	29	22.8
HS	30	23.6
BA	09	7.0
ABOVE	NIL	-----

● **AGE OF RESPONDENTS:**

We have found that the age of the members of the SHGs is also different. The following Table will show the fact.

Table (4):- Age of respondents

AGE OF MEMBERS	NO OF RESPONDENTS	%
15-20	-----	-----
20-25	01	0.78
25-30	13	10.2
30-35	42	33.0
35-40	34	26.7
40-50	18	14.1
50-55	11	8.6
55-60	08	6.2

It has been found in our survey that most of the members of the SHGs are from the 35-40 age groups. This proves that the young women are busy and also working hard in making their economic condition healthy. It can also be said that women of 15-25 years of age groups are generally busy in their study therefore our result shows only 0.78 % (01 out of 10) are involved in the SHGs. On the other hand, it has also been observed that women of 55-60 age groups are not interested in productive activities; hence our study shows that only 6.2% women are involved in the SHGs. But finally we can say women from all the age groups are involved in the activities of the SHGs to make their economic position sound.

● **CAUSE OF INVOLVEMENT IN SHGs:**

Woman in India also face considerable gender discrimination. They are outnumbered by men, face discrimination in the matter of food consumption, are less literate than men have little control over their own fertility, work in unpaid and undervalued sectors, suffer wage

discrimination, are subject to laws that discriminate against them face violence at home and outside and are under represented in parliament and legislature. (sen and kumar, 2001). Women, especially among the poor work longer than men in unpaid household level activity, this restricts their participation, income generation and decision making. In the past women were remained busy only in their kitchen. They never thought of making income by them. But at present the concept of the SHGs have given them the chance to make their income also. Through the activities of the SHGs they have get the chance to establish themselves in the society.

Relating to the above discussion, a question was forwarded to the members of SHGs asking the reasons for their involvement in SHGs. A huge 90% (09 out of 10) have answered that for their economic upliftment they become the members of the SHGs. A few 10% answered that to establish themselves in the society they involve in the SHGs. So data has reflected that women community also tries to become economically sound with their men counterparts.

● RELATION WITH FINANCIAL INSTITUTION:

NABARD initialized the “SHG-Bank Linkage Programme” in 1992 as a pilot project and mainstreamed in 1996. The objective of the programme is to enable formal banking services to provide financial services to the rural poor through the process of saving and credit linkage of self help groups. This scheme has made tremendous progress in the recent years. As on March 2006, banks have cumulatively linked 22.38 lakh groups and distributed loans of Rs.11, 397.55 crore. Self - Help Groups have emerged as a means of providing poor people with the credit that they need to emerge from poverty. These groups were formed to help women meet their needs for friendly credit. The groups initially draw on their own savings at an interest fixed by them to lend within the group and later get linked to the formal credit system. Banks have found in SHGs a reliable credit delivery mechanism which is cost –effective. Concerned, as they are, with the imperative need for avoiding Nonperforming Assets, lending through SHGs is accepted as a safer means of reaching out to the poor, especially in rural areas.

Relation of women with the financial institutions was a dream in the past. But the concept has been changed after the creation of SHGs. It has already been mentioned that the SHGs have been constituted for the economic upliftment of the rural poor. Through the multifarious activities of the SHGs they try to earn money for their own benefit. It can be noted that the government of India has been helping the SHGs by providing economic support to start economic activities for their benefit. During the year (07- 08) 5,52,992 new SHGs were credit linked with banks and bank loan of Rs.2,541.98 crore was disbursed taking the cumulative number of SHGs credit linked to 34,77965 as on 31 March 2008. During 2007–08, grant assistance of Rs.1,369.77 lakh was sanctioned to various agencies for promoting 52,877 groups, taking the cumulative assistance sanctioned to Rs.6,119.37 lakh for 3.62 lakh group as at end –March 2008.

In our research too, it has been found that all the 10 SHGs is maintaining good relationship with the banks. A huge 90 percent (09 out of 10) SHGs have replied that they had no links with the banks before entering as member in the SHGs. Again, it has been observed that all the SHGs of our study have received bank loans for 1-4 times. The table 5 and 6 given below will reflect the fact.

Table (5):- Loan Received from Banks

BANK LOAN RECEIVED	NO OF TIMES
5000-10000	05
10001-20000	05
20001-30000	09
30001-40000	-
40001-50000	01
50001-60000	-
60001-70000	-
70001-80000	-
80001-90000	-
90001-100000	-
100001-200000	03
200001 and ABOVE	01

Total-24**Table (6):- Loan Amount received from banks**

SL	NAME OF THE SHGs	LOAN RECEIVED	AMOUNT (IN RS.)
1	KALPATARU	03	15,000/25,000/25,000
2	DHARITRI	02	20,000/30,000
3	KUHIPAT	03	20,000/1,5,0000/More than 2lacs
4	GAMOSIA	02	5,000/1,20,000
5	BUNIAD	04	5,000/20,000/30,000/2lacs
6	SEWALI	04	10,000/25,000/25,000/50,000
7	SRIJANI	02	5,000/25000
8	SARASWATI(2)	01	20,000
9	AROHAN	01	20,000
10	RAJANIGANDHA	02	5,0000/25,000

Total- 24

● **REFUND OF LOANS INSTALMENT:**

To maintain a good relationship with the financial institutions everyone must obey the rules and regulations of it. In our survey it is found that all the 10 SHGs are sincere in repayment their loans. Hence, the financial intuitions have provided them loans from time to time. This sincerity will help them in maintaining their records in future and also in the functioning at their home.

● **USE OF LOANS:**

A question was also forwarded to them as “How they use their loans for productive purposes?” It is a good sign for our society that the SHGs are now busy in productive works. In our research it has been found that the entire 10 sample SHGs of our study are busy in different productive activities. We have found that a majority 50 percent SHGs are earning through giving their money in interest, 40 percent SHGs are engaging themselves in Weaving and Gottary; a few 10 percent are busy in Poultry and Dairy farming, fishery etc. It is interesting to note that 10 percent (01 out of 10) has used their loan by opening a Tent House. It is a very healthy sign that not only our males are busy in making money for their livelihood but our women too are busy in making a standard livelihood through the working in the activities of the SHGs.

● **MONTHLY INCOME OF MEMBERS:**

It is pertinent to mention here that the incomes of the members of the SHGs are gradually increasing. History reflects that Women throughout the world have been subjected to gender discrimination in varying forms. In general, woman has been found to have had lesser access to land, property and business. Their mobility is more restricted than men. They have limited access to labour markets and are subject to discrimination in the matter of wages and compensation for their labour. They also remain under-represented in decision –making and hold less than 10 percent of seats in parliament in most region of the world. (King and mason, 2001).

It has come to the light from our survey that the monthly income of 40 percent women are Rs.500-1000, 20 percent women earning Rs.1000-1500 p.m, again, 20 percent women are earnings Rs.1500-2000 p.m, and the income of 10 percent women are Rs. 2000-2500 p.m. And the remaining 10 percent are earning Rs.2500-3000 per month. It is a matter of great pleasure that the women of our society are now being economically empowered through the involvement in the activities of their SHGs.

● **RESPOND TO FAMILY PROBLEMS :**

Women were remained busy in childcare and domestic works in Indian society in the past. But time has changed and at present women is earning money too along with their scheduled works. Now most of the women of our society can contribute to solve their house hold problems. Replying to our question the members have mentioned that they help their family in many ways. Most of the women answered that they provide tuition fees, books, and uniform to their children. Some of them also answered that they help their husbands when they are in trouble. So from the above discussion it is cleared that now the women of our society are really become empowered which is the need of the hour.

● **INVOLVEMENT IN SOCIAL ACTIVITIES:**

It has been observed that in involving in the activities of SHGs women are not only concern with economic activities but also involve in social services at present. Most of the SHGs of our study have involved in social activities. “How do you involve in social activities?”Replying to our question 60 percent of our respondents have answered that they involve in social activities

through organizing various awareness camps such as AIDS Awareness camps, Malaria Awareness camps, Awareness relating to Child Labour, Women Trafficking etc. Replying to our question, member of a SHG has said that they conducted one cleanliness drive at North Jamuguri PHC while another answered that they have been helping the poor people of their village by providing utensils of their Tent House freely when the poor people organize rituals in their homes. So, it is cleared that the women community of our society is now taking part in solving the problems of our society. It is a healthy sign for a society like ours.

● **IMPACT OF COVID-19 PANDEMIC ON THE ACTIVITIES ON SHGS:**

The unfortunate outbreak of the covid-19 pandemic shocked the members of the Self-Help Groups of the greater Naduar area of Sonitpur district. Though the members were earning their livelihood easily involving in the activities of their SHGs but after the declaration of lock down by the Hon'ble Prime Minister of India on March 24, 2020, the activities has totally stopped and hence they are facing financial crisis. According to the majority members they face the following situations during the hard time of Covid-19 pandemic.

No Productive Activity:

The respondents of our study have said that their monthly income was Rs. 500-3000 when they actively involved in the activities of the SHGs. But after the outbreak of the corona virus pandemic they face tremendous financial crisis. The main source of income of the members of the SHGs was Dairy Farming, Weaving, Poultry and Cottage farming. But at present all the activities are totally stopped. Due to lock down and also observing the directions of the government, members are remains at home hence no economic activities.

No Meeting of SHGS:

The functioning of the SHGs is mainly based on the cooperation and coordination of the members. Generally two or three meetings in a month are held to formulate their plans and programmes. But the present situation has compelled the members to remain at home to stop spreading corona virus. Hence functioning of the SHGs are nil due to non- arrangement of regular meetings.

Lack of Markets:

Another remarkable crisis that has been facing by the members of SHGs are the lack of markets. The corona virus pandemic has compelled the government to lockdown the whole country. From March 24, 2020, lock down has been announced for 21 days. Again it has been extended till May 3 and to May 17. From June 1, unlock-1 has been started with substantial relaxation. So during this long period people have been prohibited to meet in groupings or public, all shops and markets have been closed. Therefore, the SHGs are totally delinked from market and could not sell their stocks resulted financial crisis.

De-link with Banks:

'De-Link with banks' is another problem that has been faced by the SHGs in this present situation. It is worth mentioning that the activities of the SHGs are purely financial and hence they maintain a cordial relation with the banks. The banks are the main advocators of the SHGs

which provide them finance and also schemes on which SHGs work for their financial benefits. But due to the covid-19 pandemic members are totally delinked with the activities of the banks. Because people are restricted to visit banks frequently. This has greatly harmed their economic activities. Again, due to situation they also face problems in repayments of their loan installments.

Delink from Society:

Though the activities of the SHGs are mainly economic but the members of the SHGs involves themselves in the activities of the society. As a member of the society they perform various functions for the welfare of the society. SHGs help the society in crisis by organizing awareness camps, distributes flood relief etc. they also feel pride by organizing such activities. But since March last they are way from their social work activities.

Crisis in Refund Loans:

Finally, the members are facing problem relating to the refund of loan installments. Non payments of loan installments in due time overburdens interest hence they have to pay more than their actual due. Due to the closure of their economic activities SHGs are in very much trouble. It is interesting to note here that some of the members asked when interacted with them whether they would be covered by loan deferment announcement by the RBI on March 27, 2020.

5. CONCLUSION

The SHG becomes an important tool of rural development at present. In a time when women are busy only with their children and domestic works but with the involvement of SHGs they now contribute to the economic upliftment of their family as well as society. SHGs now become a viable alternative to achieve the objectives of rural development and specially women empowerment. The upliftment of women caused by the SHGs now compels women to think that they also become partners in the process of rural development by joining the SHG movement. Hence, the SHG movement in Assam has proved that SHG could serve as an alternative instrument of financial intermediation for the poor. Now the scenario of rural Assam has changed tremendously. SHGs are helping rural women changing their economic conditions, social status, decision making and increases women in outdoor activities i.e. women empowerment in its real sense. SHGs not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. In other words, it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people.

But due to the sudden outbreak of Corona virus pandemic the whole situation for the members of SHGs changed. They never think such a situation will emerge. The Covid-19 pandemic has totally shuttered the activities of the SHGs. But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. They also informed that they are working individually to aware people to use mask, maintain social distancing and to wash hands frequently as the safety measures to remain safe from the

disease. They also distributed food stuff among the needy people by responding to the appeal of the government in this situation.

Finally, we can sum up our discussion by saying that our study has proved that the SHGs under Naduar Development Block of Jamugurihat, Sonitpur (Assam), has made tremendous contribution in matters of economic upliftment of its members and the Covid-19 pandemic has greatly impact on the functioning of SHGs for which the members SHGs are now in tremendous financial crisis.

.....

REFERENCES:

1. Ashraf, N., D. Karlan and Wesley Yin, *Female Empowerment: Impact of a Commitment Savings Product in the Philippines, Working Paper, Yale University*(2006).
2. Hashemi SM, Schuler SR and Riley AP, 'Rural Credit Programs and Women's Empowerment in Bangladesh', *World Development*, Vol. 24, No. 4, pp. 635-653(1996).
4. Baruah, Dr. Jayanta (ed), *Socio-Economic Development in North-East India: A Comprehensive Approach, Krantikal Prakashan, Nagaon, Assam*(2012).
5. Kabeer, Naila, *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment, Development and Change*, Vol. 30, pp. 435-464(1999).
6. Pitt, M., S. R. Khandker, and J. Cartwright, *Empowering Women with MicroFinance: Evidence from Bangladesh, Economic Development and Cultural Change*, 791- 831(2006).
7. Baruah, Dr. Jayanta (ed), *Women in the North-Eastern States: An Exclusive Study of the Issues of Women, APPOCCUS, Cotton College, Guwahati, Assam*(2015).
7. World Bank, *Engendering Development: Through Gender Equality in Rights, Resources, and Voice. A World Bank Policy Research Report. Washington, DC and New York, World Bank and Oxford University Press.*(2001).
7. Kansal, S, *village Democracy and Rural Development, new Delhi, Cyber Tech Publication*(2008).
8. Sreemala, G, *Empowerment of Women through SHG, A.P, Sree Laksmi Press.*(2006).
9. *Vikasini, the journal of Women Empowerment (Vol.No.26 No-1) Jan-March 2011.*
10. *The Assam Tribune.*
11. *The Asomiya khabor.*
12. *Asomiya Pratidin.*
13. *WIKIPEDIA.*
14. *Assam Talks*
15. *Reports of UNDP*
16. *PIB India*

17. Media Bulletin on Covid-19

18. Republic TV

19. Firstpost

20. North East Now