

ROLE OF SELF HELP GROUP AS A PLATFORM IN EMPOWERING WOMEN, A CASE STUDY OF GOLAGHAT SUBDIVISION, ASSAM

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ABSTRACT

The Self Help Group and its Bank Linkage has played a dominant role in empowering poor women. The model has led to use of savings and credit (s/c) for income generating activities, development of thrift and self-help, reduction of transaction cost for banks and the members, better recovery of loans and to improve quality of life of the poor community through social mobilization. As defined by NABARD (2005) an SHG has an average size of 15 persons from a homogenous community (generally women) coming together for a common purpose. Various scholars and writers have glorified in stating the role of SHG as a platform in empowering women. This paper is an attempt to find out how far women are involved and participated in the strategy of SHG in socio-economic empowerment. Empowerment of poor women as a vulnerable section of the society is the responsibilities of the government agencies by promoting the SHG approach and in getting linked to the banking system. But in reality, to get at it is a question. Therefore, the article aims at finding out the level of socio-economic empowerment among the women SHG members.

KEYWORDS: *Self Help Group, Livelihood Participation, Women Empowerment*

INTRODUCTION

Poverty alleviation and creation of employment opportunity has long been a major challenge to Indian society. To treat men and women as equal accessing into the development process is one of the main slogan of the world today. The rural poor especially women class requires finance at their doorsteps with very simple formalities so that they could release themselves from the debt traps of informal money lending sources. Lack of credit has been a major constraint for the socially and economically isolated, vulnerable section and of them, it is estimated only 20% have accessed to credit from the formal sector. Low socioeconomic groups of women have to face financial hardship in meeting the emergency need of the family. In this context, the strategy of SHG emerged as a powerful instrument in India to alleviate poverty and to empower women. The main focus of SHG strategy is on socio-political, economic and educational uplift of women.

The emerging SHG strategy has been adopted in India by the banking system, the NGOs, Micro Finance Institutions and by women especially rural poor women. As such the concept of SHG and micro-credit has gained popularity in the new economy in India. Many NGOs and Credit Management Groups began to serve as an agent between the bank and the poor. Thus the movement of SHG spread out in India.

The new structure of microfinance sector in India has developed by early nineties with the RBI issue of guidelines to the nationalized commercial banks to provide loan to SHGs. Since then various agencies began to promote SHGs. By the early 2000, India becomes the key promoter of SHGs. With the decentralization of power at panchayat level, 2004 gave local bodies more power and SHG become the more powerful institution of the poor. The primary role of SHG seems to be a provision of savings and credit but today SHG has to play a greater role in the field of social activities.

This paper tries to examine the benefits from the formation of such groups and the concept that how far SHGs do promote empowerment, self-employment, and social mobilization and participation by improving community-based organization (CBO).

Role of Self Help Group as a Platform in Empowering Women

The importance of the formation of SHG acquires a greater significance in rural society and capacity building for self-governance of the poor. The formation of SHG stretches back to the days of DWCRA in 1982. Swarnajayanti Gram Swarozgar Yojana (SGSY) also laid great emphasis on self-help groups which are an effect from 1st April 1999. The present National Rural Livelihood Mission (NRLM, the effect from 2011), Deen Dayal Antodaya – National Rural Livelihood Mission (DAY- NRLM, the effect from Dec. 2016) has been given greater importance for the formation of SHG and its federation at village and higher level.

SHGs are small and economically homogenous affinity group. The main objectives of SHGs are (1) to save small amount of money regularly (2) to make a contribution to common fund (3) to meet their emergency needs (4) to have collective decision making (5) to solve conflicts through collective and mutual decision making (6) to provide collateral free loan at terms decided by the groups.

Thus, the role of SHG is primarily to take action and to make a change among the rural poor. SHG also helps in the building strong institutions, strong relationships, and trust between promoting the organization and rural poor through constant efforts. SHG plays an important role in access to credit and facilitating livelihood activities including training and repayment continuously. SHG disburses small loan to its members for making them enterprising, assist group members in getting easy access to formal credit institutions, to enhance the equality of status in participation, decision making, socio-economic culture, education, economy, health and nutrition, Thus SHG has to serve as a provider of banking services, assessor of credit needs, monitor of behaviours of the members and peer group pressure to prevent unusual default.

Objectives

From the above-mentioned features it is no doubt the formation and development of SHG is very important in empowering rural poor women. This paper is a piece of experiences on working and progress of SHGs. So, to see the “defining subject matter” on the spot a field study has been conducted with the following objectives.

- To see the socio-economic background of the SHGs
- To measure the impact of SHG on different social groups particularly women.
- To see the changes in the lives of women after joining SHG.

Research Methodology and Scope

The study is confined to three blocks of Golaghat sub-division, Assam, among the 6 blocks selected three blocks are namely Golaghat East, Gomariguri and Kakodonga Block. Block-wise total population of the subdivision is 5,26,135 with 1,11,756 households (census data 2011). The population of Golaghat East Block is 98,975 with 21,587 households, Gomariguri block is 1,18,390 with 24,438 households, and Kakodonga block is 57,002 with 12,075 households. Total female population in these blocks are 0.48 Lacs, 0.58 Lacs, and 0.28 Lacs respectively, by deducting the female up to the age of 16 on the basis of the female population of these blocks who are above the age 16 years tentatively is 0.34 lacs, 0.38 lacs, and 0.19 lacs respectively. It is appreciated that SHGs are generally formed by adult women. Hence the size of women population is 0.91 lacs in the selected blocks and the sub-division has 3.26 lacs. As per the report, there are 2921 SHGs in the selected three blocks (Report of DPM Golaghat, up to nov30th2018) have been formed and registered under NRLM fold with coverage of 29792 members up to November 2018.

Three Gaon Panchayats, one from each block have been selected purposively. From each GP 100 president and secretary of 50 SHG and other 20 SHG members, thus, total of 120 respondents have been selected using simple random sampling. As such total 360 respondents from the three panchayats have been taken for interview. Supporting the objectives of the study a questionnaire was prepared. Direct interview and focus group discussion have been carried on to collect reliable data. The questionnaire is the main research instrument for gathering data. A majority of items in the questionnaire are close-ended questions requiring a 'Yes' or 'No' response with some brief statement. Data used in this research is primary in nature and has been analyzed using descriptive statistics. The results are presented using tables, bar and pie charts.

Discussion and Results

The main aim of the study is to know socio-economic empowerment of women with the livelihoods programmes under SHG schemes. Micro Credit Plan aims to help the poor and most of the poor are women in rural areas.

Socio Economic Background

It is most essential to know the background of the responding members in terms of their age, gender, marital status, no of dependents, education, religion, economic activity, working hours and other important matters.

Table 1: Age Composition of the Members

Age Group	Number of Respondents		Total
	President and Secretary	Members	
20 to 29 years	62 (20.67%)	19 (31.67%)	81 (22.5%)
30 to 39 years	143 (47.78%)	29 (48.33%)	172 (47.78%)
40 to 49 years	66 (22%)	12 (20%)	78 (21.67%)
50 and above	29 (9.67%)	00 (0%)	29 (8.05%)
Total	300 (100%)	60 (100%)	360 (100%)

Source: Field Study Report 2018

Most of the respondents are between the ages of 30-39, followed by 22.5% in the age group 20-29 years and 21.67% in the age group 40-49. Only 8.05% of respondents are above 50 years of age. It shows that the majority of respondents are active, energetic and have the potential for socio-economic empowerment.

Table 2: Family Size of the Respondents

No of Family Members	Size of the Family		Total
	President and Secretary	Members	
Single Members	2 (0.67%)	-	2 (.55%)
2 Persons	8 (2.67%)	3 (5%)	11 (3.05%)
3 Persons	80 (26.67%)	13 (21.67%)	93 (25.83%)
4 Persons	99 (33%)	14 (23.33%)	113 (31.39%)
5 Persons	55 (18.33%)	13 (21.67%)	68 (18.89%)
6 Persons	33 (11%)	4 (6.67%)	37 (10.28%)
7 Persons	8 (2.67%)	7 (11.67%)	15 (4.16%)
8 Persons	5 (1.67%)	4 (6.67%)	9 (2.5%)
9 Persons	2 (0.67%)	1 (1.67%)	3 (.83%)
10 and Above	9 (3%)	1 (1.67%)	10 (2.78%)
Total	300 (100%)	60 (100%)	360 (100%)

Source: Field Study Report 2018

Table 2 is a clear picture that a largest part of the respondents have 3 to 5 members in their family. It shows 31.39% have 4 members, 25.83% have 3 members, 18.81% have 5 members and only 4% has single and 2 member's family. Only 20.55% respondents have above 5 members, most of them belong to joint family. A largest part belongs to nuclear family where dependents are less and can earn more than joint family.

Table 3: Level of Formal Education of the Respondents

Educational Qualification	Size of the Family		Total
	SHG President and Secretary	Members	
Illiterate	-	-	-
Primary	22 (7.33%)	4 (6.67%)	26 (7.22%)
Upto Class Ten	182 (60.67%)	39 (65%)	221 (61.39%)
HSLC	30 (10%)	5 (8.33%)	35 (9.72%)
HSSLC	57 (19%)	10 (16.67%)	67 (18.61%)
Graduate	8 (2.67%)	2 (3.33%)	10 (2.78%)
Post Graduate	1 (.33%)	-	1 (.28%)
Total	300 (100%)	60 (100%)	360 (100%)

Source : Field Study Report 2018

The data in table 3 depicts the level of formal education of the respondents. It shows that most of the respondents are up to class 10 standard (61.39%), a few numbers of women belong to Higher Secondary level (15.61%), followed by higher education level i.e. HSLC pass(9.72%), primary level, (7.22%) and Graduate(2.78%). only one has postgraduate qualification.

Table 4: Marital Status of the Respondents

Marital Status	Respondents		Total
	SHG President and Secretary	Members	
Married	249 (83%)	52 (86.67%)	301 (83.61%)
Unmarried	19 (6.33%)	3 (5%)	22 (6.11%)
Widow	32 (10.67%)	5 (8.33%)	37 (10.28%)
Total	300 (100%)	60 (100%)	360 (100%)

Above table 4 reflects the material status of the women respondents 83.61% of respondents are of married, 6.11% unmarried and 10.28% widow women. The above data implies that the women have much more responsibilities towards themselves, their families and the society as a whole. The married women those show a greater portion have to take care of their families, children and their education, health and nutrition. The widow and unmarried including divorced class have to take the greater challenge to meet their needs at any costs. Therefore they were in greater need of financial independency.

Economic Activities

Table 5: Activities of the Respondents

Activities	Respondents		Total	Percentage
	SHG President & Secretaries	Members		
Weaving	75	6	81	22.50%
Goatery	26	11	37	10.28%
Animal Husbandry	32	9	41	11.39%
Fishery	6	2	8	2.22%
Duckery	11	2	13	3.61%
Piggery	104	14	118	32.78%
Poultry	6	0	6	1.67%
Nursery & Agriculture	23	14	37	10.28%
Tailoring	3	1	4	1.11%
Tent House	2	0	2	.55%
Business	12	1	13	3.61%
Total	300	60	360	100%

Source: Field Study 2018

Table 5 reflects the economic activities of the respondents. A major portion (72.23%) of respondents are engaged in general economic activities. 22.5% are in cottage industry work of weaving, and remaining only 5.27% are involved in business activities. The activities of the respondents itself speak that general sector is overloaded and have less scope for more development. Of course, handloom and textile have much more chances for brand and market monopoly as a rural manufacturing business. Similarly, in agriculture sector farming system, tea plantation and tea nursery have a greater scope but its portion is too small.

Livelihood and Participation

Table 6: Training of the Respondents

Training	Respondents			Total	Total Percentage
	Kaliapani GP	Sisupani GP	Pub-Brahmaputra GP		
Only Basic	118 (98.33%)	17(14.17%)	22 (18.33%)	157	43.62%
Micro Credit Plan	118 (98.33%)	–	–	118	32.78%
Book Keeping	118 (98.33%)	17 (14.17%)	–	135	37.5%
Livelihood and special others	46 (38.33%)	–	25 (20.83%)	71	19.72%

Source: Field Study 2018

Table 6 indicates that 43.62% of members have undergone the basic training which is highest in Kaliapani Panchayat (98.33%). A significant part of 56.38% members are yet to go under any training. Non-training members are highest in Sisupani GP (85.83%). Microcredit plan (MCP) training is given only in Kaliapani GP. Other two Panchayats are out this training. Only 19.72 percent have undertaken the livelihood training.

Table 7: Major Changes after Joining in Shg

Changes	Respondents			Total	Total Percentage
	Kaliapani GP	Sisupani GP	Pub-Brahmaputra GP		
Community Development	52	44	46	142	39.44%
Women Awareness	22	19	24	65	18.05%
Social status of women	7	7	11	25	6.94%
Getting employment opportunity	37	49	34	120	33.33%
Decrease social superstitions	2	1	5	8	2.22%
Total	120	120	120	360	100%

Source: Field Study 2018

Above table -7 reflects the opinion of the respondents regarding major changes after joining in SHG. 39.44% have seen women community development. 33.33% said that SHG had opened space for getting employment opportunity for

rural poor households. 18.05% have opined that it raised women awareness. 6.94% claimed that it has raised the social status and only 2.22% boldly said that SHG has decreased the social evils.

Table 8: Share of SHG Earnings

Share of SHG Earnings	Respondents			Total	Total Percentage
	Kaliapani GP	Sisupani GP	Pub-Brahmaputra GP		
Child Care	76	63	66	205	56.94%
Health		5	6	11	3.06%
Bank Deposit	33	44	26	103	28.61%
Food and Cloth	7	3	14	24	6.67%
Share all of the above	4	5	8	17	4.72%
Total	12	120	120	360	100%

Source: Field Study Report 2018

Table 8 shows the response regarding the socio-economic share from the SHGs income of the respondents. 56.94% of women members spend their earnings on their children. 28.61% of members make an account deposit. 6.67% use their earnings in food and clothes. 4.72% share in all of the household matters. Only 3.06% use earnings on health care.

Table 9: Monthly Income of the Respondents

Income	Respondents			Total	Total Percentage
	Kaliapani GP	Sisupani GP	Pub-Brahmaputra GP		
0000 to 3000	23 (19.17%)	76 (63.33%)	44 (36.67%)	143	39.72%
3000 to 6000	56 (46.67%)	44 (36.67%)	64 (53.33%)	164	45.56%
6000 to 9000	36 (30%)		12 (10%)	48	13.33%
9000 and above	5 (4.17%)			5	1.39%
	120 (100%)	120 (100%)	120 (100%)	360	100%

Source: Field Study Report 2018

It has been clear from table 9 that the incomes of the respondents are growing gradually from unpaid housewife to household earner through their individual activities. Today all SHG members have an earning of their own. From the above table, we are clear that 39.72% have 00 to just below than 3000, 45.56% have 3000 to below 6000 and 14.72 percent are 6000 and above monthly income.

Analysis

The analysis of the socio-economic background and level of education (table 1 to 5) reflect a very significant picture that the respondents have a very poor background. 68.61% of members have primary and high school level general education, 31.39% have matriculation and above. The unmarried and widow class of women (table 4) needed greater financial liberation. As per business activity, a major portion (table-5) has traditional and normal activity. Apart from above, field study observation shows tentatively 75% of respondents are poor, 20% are poorest of the poor and nearly 5% are above the poverty line or not assessed member. It is found that the general sector occupied alarming areas and less scope for empowerment. On the other hand, two selected panchayat areas are very interior comprising of Mishing Caste (Pub Brahmaputra) and Boro Caste (Sisupani G.P.) dominated areas. Sisupani GP is Assam Nagaland border affected, only the Kaliapani GP is less affected SC and other backward classes G.P. But a large part of the Kaliapani Panchayat areas are affected by the river Kakodonga and rivulet Kaliapani and Kharjan.

Surprisingly at the initial time, NRLM has been implemented on a phase manner system. So, all the blocks have not been covered under NRLM fold from the first financial year 2011-12. Only Golaghat East Block was under intensive strategy, other two blocks namely Kakodonga Block has come under NRLM in 2017-18 FY and Gamariguri Block in 2018-19. From FY 2011-12 to 2016-17 and 2011-12 to 2017-18 the SHGs under blocks Kakodonga and Gamariguri have been existed on without coverage of any programmes.

In this regard SHG has a significant role especially for the women community, reportedly 75% SHGs formed under earlier SGSY have been revived through promotion and 5% are pre-NRLM and remaining only 20% SHGs are newly formed (field study report). Nonetheless, SHG is the scheme that holds hands and regenerates the women activities as a platform for empowerment. Under NRLM strategy SHG scheme has been forwarded on building, nurturing and strengthening the institution of poor. Crowded general educated poor women have been getting skill with training, share in earnings and shift in empowerment. The general educated respondents have confidently admitted that they have been going to be skill persons through SHG programme. Within a short, 19.72% have got livelihood training, 37.5% bookkeeping training 32.78%, microcredit plan training and 43.62 have undergone only basic training (table-6). It is found that first phase NRLM panchayat Kaliapani has well equipped. Similarly, major changes have been seen after joining the SHG, from the responses the changes have been seen highest in community development (39.44%), employment opportunity 33.33%, women awareness 18.05%, social status 6.94% and combating social superstition 2.22% (table-7). After joining SHG the outlook, participation, aspiration for leadership, family earnings and decision making of the respondents have become positive and sound change. During the period of urgent need and family purpose, the respondents have shared their earnings. The table 8 indicates 56.94% members have a share in childcare, 28.61% make bank deposit, 4.72% shares in all purposes. Only 9.73% cares for food and clothes and health.

Table 10: Level of Economic Empowerment of SHG

Level of Economic Empowerment / SHG	Respondents	Percentage
Balance at Bank above 20,000	224	62.22%
Internal lending above 20,000	250	69.44%
Access to formal Credit	178	49.44%

Table 10 speaks itself that a major portion of SHGs 62.22% have made bank balance above Rs. 20,000/-, 37.78% SHGs have less balance than Rs. 20,000/- SHGs having lower balance failed to mobilize or may be of newly formed and dependents on their own resources. The internal lending amount above 20,000/ is seen 69.44%. Members are rightful in believing that SGHs offer a greater opportunity to socially marginalized section. From the starting of their SHG approach nearly half of the members 49.44% have been getting the credit assistance from the bank.

Main Constraints

Majority of respondents are predominantly poorer and marginalize communities. They have very limited knowledge about government schemes and lack the technical know-how. Moreover, most of the members hesitate and react on while they have been offering periodical or long term training or another opportunity for technical know-how outside the Districts. Growing work-loads, the responsibility of small children or dependent in-laws have been shown as personal constraints. Inactiveness and idleness is another major problem that has been often claimed by the SHG leaders for which the SHG movement gets static.

CONCLUSIONS

SHG plays an important role as a vehicle of change and empowerment in socio-cultural, political, financial, technical and moral culture. Women SHGs are the commanding source for empowerment and social change where grass root authorities are not fully powerful.

Absolutely, women SHGs are complementary to the government role to uplift the poorer and vulnerable section of the society. Now a day's women are said to be aware of their rights and developments. They have been demanding a common platform to raise the status, income level, and aspiration. In the absence of continuous driving approach, many of interior or isolated or emergent poor areas SHGs would have fallen back to hardship or may lapse. Such cases have seen in two sampling block where earlier self-empowerment programme (SGSY) was terminated at a time but NRLM strategy was launched in phase manner. As a result, during the gap of governments programme existing poor SHG members have to suffer or in some extent have to end up the SHG activity.

The above analysis is limited to the responses of randomly selected SHG members in some selected areas of a sub-division. Similarly, the analysis is delimited to a particular period (2012-13 to 2018-19). Socioeconomic empowerment of women is the very significant motto of the days and a prime responsibility of the governments. In such areas, government responsibility has been complemented by the grass-root level organization like SHGs and its federations by creating self-employment opportunities.

For this reason recognition has been assigned to the SHG movement in the process of Socio-economic empowerment of women. Various writers and agencies have been recognized the role of SHG as a platform on the same ground.

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