



SOCIO ECONOMIC STUDY OF WOMEN ENTREPRENEURSHIP THROUGH SELF HELP GROUPS: A CASE STUDY OF DARRANG DISTRICT AND MORIGAON DISTRICT IN ASSAM

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ABSTRACT

The purpose of this research was to examine the effectiveness of SHGs in assisting women in the villages in the Darrang District and the neighbouring district of Morigaon to improve their economic standing. The primary data used to compile this study spans only a six-month time frame. From 18 SHGs across 3 villages, 200 participants were selected using a simple random sampling method. When people feel empowered, it's because they've gained a greater voice in decision-making and believe they have the authority to make their own choices. One way to gauge women's autonomy is by how much say they have in household decisions. Sixty-six percent of beneficiaries said their husbands make all the decisions, but more than a third of those surveyed said they had some say in the matter. This shows that women's economic status has increased as a result of their participation in SHGs and access to microfinance. Chi-square analysis of data from the Darrang district found that female SHG members were less likely to participate in decision-making compared to their female counterparts in nuclear families.

Keywords: Self help groups, Women empowerment, Socio economic study, Entrepreneurship

1. INTRODUCTION

People in rural India have largely lost the ability to support themselves as the country advances. One of the main reasons why progress on any development project stalls is poverty. Poverty is more than just a lack of money; it also signifies being socially backward, illiterate, and unmotivated. When it comes to today's development, knowledge and information is king, but many rural areas lack access to these crucial resources. These are the types of issues that require collaborative efforts rather than individual ones. Self-help groups have arisen as a useful asset for poor people and underestimated to impact social change. As a

result, initiatives like SHGs give underprivileged people, especially women in rural areas, more power and strength.

The SHGs will still offer many chances to do meaningful volunteer work. SHGs are a locally developed and adapted model for fostering entrepreneurship. The significance of credit for ladies is illustrated, just like the positive connection between's credit accessibility and ladies' financial freedom because of their investment funds endeavors. In terms of rural agricultural development, including water conservation, irrigation, and the promotion of income generating activities, SHGs are widely recognized as a key agent of change.

1.1.CONCEPTUAL BACKGROUND

In 1976, Prof. Mohammed Yunus of Bangladesh started exploring different avenues regarding miniature credit and women' SHGs, and the possibility of self-help groups took off. Bangladesh's neediness was diminished overwhelmingly because of the procedure, which generally depended on giving more organization to low-pay women. Benefiting economically from members' mutual aid, solidarity, and shared responsibility, SHGs are small, informal associations.

India has partially adapted Bangladesh's model. Micro-finance as SHGs has emerged as a powerful instrument in the new economy, and their movement has spread throughout India to combat poverty and advance women's rights.

1. Ilaben Bhat, an Ahmedabad native and founding member of the Self-Employed Women's Association, conceptualised "women and micro-finance" in the 1970s.
2. Numerous organisations funded by the National Bank for Agriculture and Rural Development have followed in the footsteps of 'SEWA,' including the Maharashtra-based Annapurna Mahila Mandal and the Tamil Nadu-based Working Women's Forum.
3. Third, Credit Management Groups have been actively supported by the "Mysore Resettlement and Development Agency" (MYRADA) since 1987. (CMGs). CMGs can be compared to support groups for individuals.
4. The 'SHG movement' didn't really get going until 1991–1992, when NABARD began heavily advertising the benefits of self-help groups. The Reserve Bank of India approved SHGs to lay out financial balances as investment accounts in 1993.

The poorest of the rural poor can benefit from forming informal self-help groups (SHGs) of up to 20 members as local financial intermediaries in order to pool their resources, make loans to other members, and fund their initial growth through savings mobilization and retained earnings. From 1987 to 1992, NABARD upheld non-legislative association drives to elevate SHGs and to examine their true capacity and execution. The second period of SHGs, the SHG-Bank linkage program, started in 1992 and proceeds right up to the present day.

2. LITERATURE REVIEW

Sarania (2015) examinations that ladies strengthening are critical for the turn of events and development of each and every country on the planet. Strengthening can be accomplished with assistance of SHGs or miniature credit and proof the nation over likewise recommends something similar. The principal point of this study is to look at the impact of SHGs on the strengthening of ladies concerning monetary condition in Assam. Discoveries recommend that SHGs individuals have begun exercises which produce pay for them when they join the SHGs in Assam. The outcome demonstrated that in the wake of joining the SHGs there is a huge change in marks of financial strengthening, regarding reserve funds, pay and business. At the point when it contrasted with the pre SHGs getting together with post SHGs going along with, it is seen that as that the vast majority of the respondent's measure of investment funds pay and business days. It very well may be closed from this study that SHGs are playing a huge impact in the strengthening of ladies in the review rustic region.

Henriques and Gaonkar (2011) from their review, it tends to be uncovered that miniature credit (poor) clients profited miniature credit for the exercises or useful reasons that created pay for them when contrasted with miniature credit (non-poor) clients, for money producing exercises. The age of the SHGs part assumes a critical part in the use of miniature credit. It has been uncovered that the SHGs tend to utilize their assets more towards mindfulness or expertise advancement program than pay creating exercises from their initial days to work date. It is additionally construed from the discoveries of the review that the SHG individuals for their credit prerequisite ward on SHGs as well as subject to other formal or casual monetary establishments.

Hunt & Kasynathan (2002) finds that microfinance has an assume a positive part on the versatility of ladies and furthermore helps in diminishing the rate abusive behavior at home against ladies. To construct their way in the general public ladies just need a little an open door. In view of miniature credit offices ladies' are currently more effectively take part in their home related choice and furthermore reinforce their monetary security. Rajasekhar (2002a), study recommend that SHG has foster the propensity for saving in the provincial individuals conduct and furthermore giving them required credit or credit at sensible loan fee through monetary establishments or formal money related and welcoming a positive effect on the economy of individuals in the country region, up the monetary benefit levels and gathering levels, further developing food security and way of life and expanding pay producing exercises and the strength of environmental factors and contributive for the bountiful required women approval. Monetary establishments, NGOs, SHGs, people in general, miniature credit and the legislatures assumes an imperative part over a time of most recent 15 years, the SHGs has turned into a development for expanding the economy in the country regions (Shrivastava, 1987)

2.1 SIGNIFICANCE OF THE STUDY

The review's significance should be visible in the accompanying:

1. The study's findings will show that SHGs have an impact on the economic well-being of tribal women in Assam.
2. The results of this study will reveal whether or not tribal women's involvement in SHGs increased their economic resources and their ability to participate in household and financial decision-making.
3. The SHGs operating in Assam tribal areas will either give tribal women economic power or not.

2.2. OBJECTIVE OF THE STUDY

The study aims to accomplish the following main points:

1. To research the socioeconomic status of those involved in self-help groups in the districts of Darrang and Morigaon
2. To be aware of and consider the motivations for joining SHGs.
3. To assess the SHG members' entrepreneurial and political empowerment.

3. METHODOLOGY

The districts of Darrang and Morigaon are included in the current study. Due to the fact that the SHGs in these two districts are operating very successfully, they were picked for the undertaking. With the help of essential information gathered more than a six-month time frame, this study was put together (2011). The main information gathered with the aid of a specially crafted interview schedule. 18 SHGs in two districts totaling 238 respondents were chosen using a simple random sampling method. 1/3 of all SHG members made up the sample size. This study is purely descriptive. Methods such as probability theory, chi-square tests, Cramer's V, and frequency distribution plotting were used in the analysis.

4. DISCUSSION AND ANALYSIS

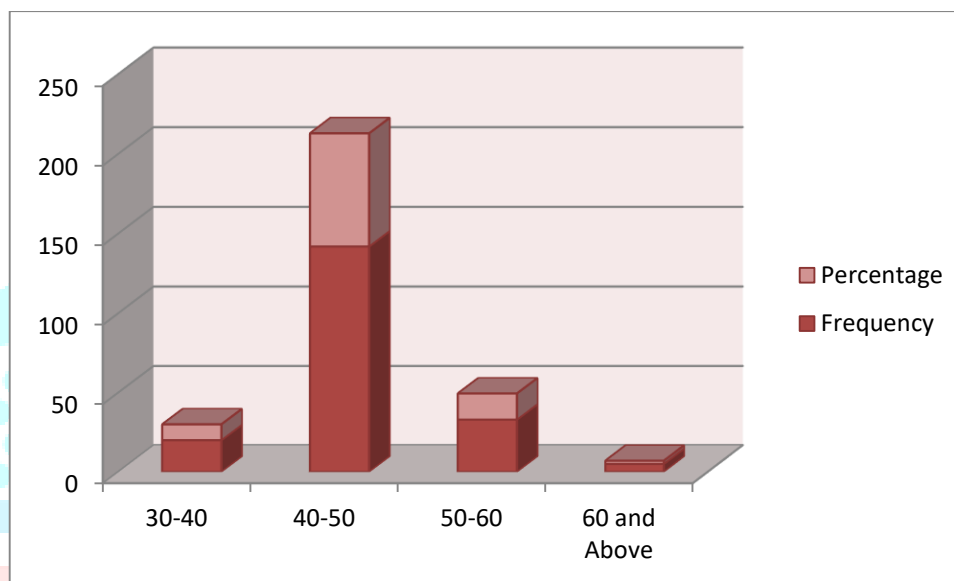
4.1 Age

Age plays a significant role in determining how empowered SHG members are. The age range of the respondents has been determined through the current study. Two locale from Darrang District and Morigaon, adding up to 200 respondents, were picked for the review. The typical number of respondents in the Darrang District Region concentrate on regions was around 48 people, with a standard deviation of around 16.

Table 1 Age wise classification of the respondents

Particular (years)	Frequency	Percentage
30-40	20	10
40-50	142	71
50-60	33	16.5
60 and Above	5	2
Total	200	100

Source: Primary data

**Fig: 1 Age of respondents**

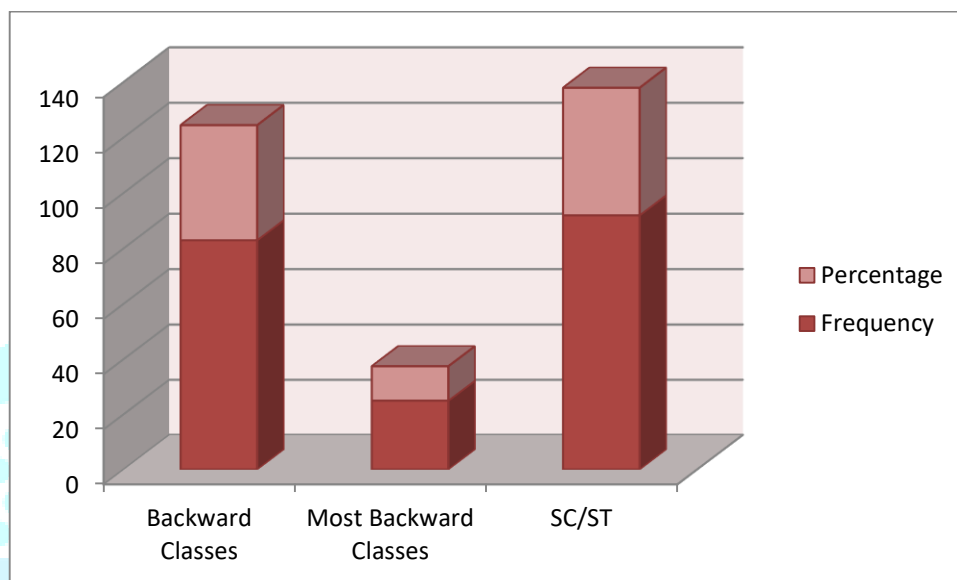
The table 1 shows the age wise order done into four distinct classes. From the table we find that the respondents fundamentally fall under the age gathering of 40-50 where the most noteworthy recurrence happen for example 142 and in complete example size it is to 71% followed by the age gathering of 30-40 and its recurrence is 20 which comprise 10% in the absolute example, trailed by the age gathering of 50-60 which the recurrence is 33 and its level of the all out example size is 16.5%. This sign would be pertinent to the review on the grounds that the vast majority of the procuring individuals in a family would be in the age gathering of 40-50.

4.2.COMMUNITY

In antiquated India, the standing framework was laid out in view of occupation. Individuals from a specific station or local area keep on rehearsing a specific exchange somewhat today. Even though caste behavior can be changed through education, exposure, and the development of new media, it still plays a part in the empowerment of SHG members.

Table 2 Respondents are classified according to their community

Particulars	Frequency	Percentage
Backward Classes	83	41.5
Most Backward Classes	25	12.5
SC/ST	92	46
Total	200	100

**Fig: 2 Community wise of respondents**

As shown in Table 2, which represents 46% of the total respondents, the respondents are primarily from the SC/ST community. The community of the lower social classes is next, with 83 members and 41.5% of the sample size. In this sample, the most disadvantaged group makes up a pitiful 25 individuals, or 12.5% of all participants.

4.3. RELIGION

The family's religion has a significant impact on how empowered SHG members are.

Table: 3 Religion-based Grouping of the Respondents

Particulars	Frequency	Percentage
Hindu	150	75
Muslim	5	2.5
Christian	45	22.5
Total	200	100

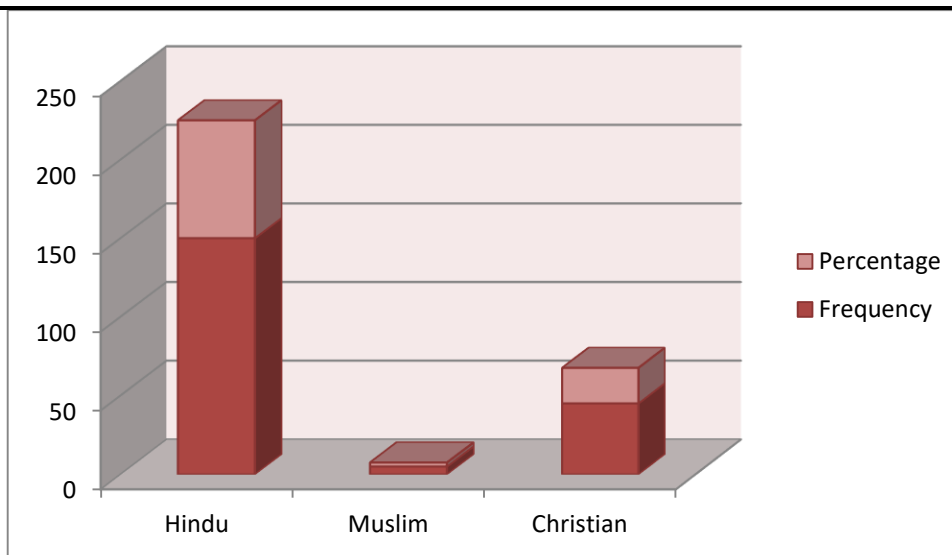


Fig: 3 Religion based respondents

Table 3 shows that 150 out of the 200 samples were actually chosen to represent the Hindu religion, which accounts for 75% of all respondents. 22.5% of the population is Christians. This may have to do with the field area being one where the Hindu religion is most prevalent.

4.4. Reasons to Join SHGS

The main goals of SHG are to encourage saving and to create credit, income, and income for consumption and production. This is accurate because the sample women in the study area joined SHGs to obtain loans, increase their savings and income, and to improve their social standing.

Table: 4 Reasons to Join SHGs

Reasons	Frequency	Percentage
Family Income	136	68
Bored At Home	24	12
To give good life to children	40	20
Total	200	100

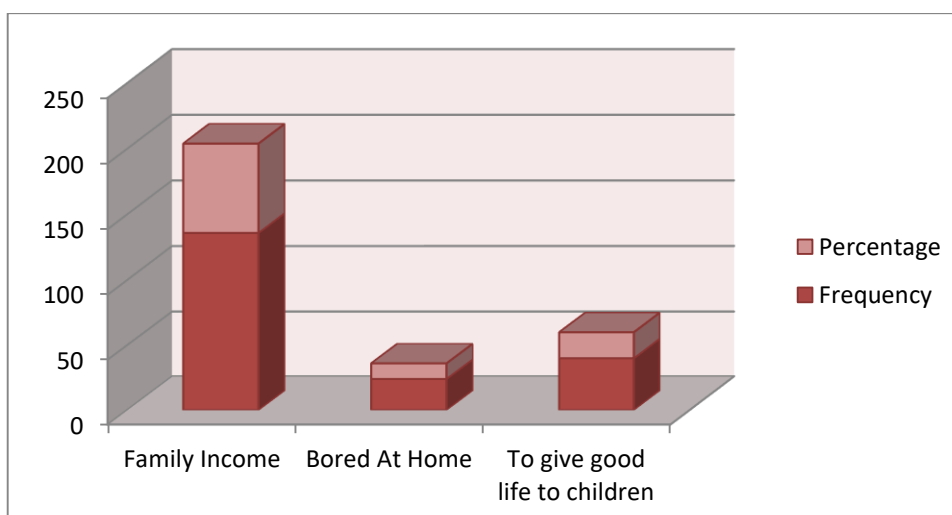


Fig: 4 Reasons for Joining SHGS

According to table 4, 68% of women said that increasing their family's income was the main motivating factor for joining the SHG. It likewise shows that ladies specifically are turning out to be progressively mindful that assuming that the family is to keep a nice way of life, ladies ought to enhance the family pay with anything ability they have. 20 and 12 percent of them guaranteed that they joined the SHG in light of the fact that they were exhausted at home and to give their children a decent life. 2.6 Fulfillments with Family.

4.5. Entrepreneurial Empowerment

Business visionaries are individuals who hope to make or extend monetary movement through the revelation and double-dealing of new merchandise, cycles, or markets to make esteem. Pioneering movement is the ambitious human activity that expects to make or extend monetary action by finding and using new items, cycles, or markets to create esteem. The presentation of new items, the improvement of new labor and products, and the advancement associated with different business initiations are instances of enterprising action. Consequently, pioneering action can be connected to both natural and greedy choices.

Table: 5 Entrepreneurial Empowerment

Particular	Darrang district	Morigaon district
Increase desire to learn more professional skills	44(12.3)	155(9.2)
Intensifies desire to earn and better living	156(71.8)	45(90.0)

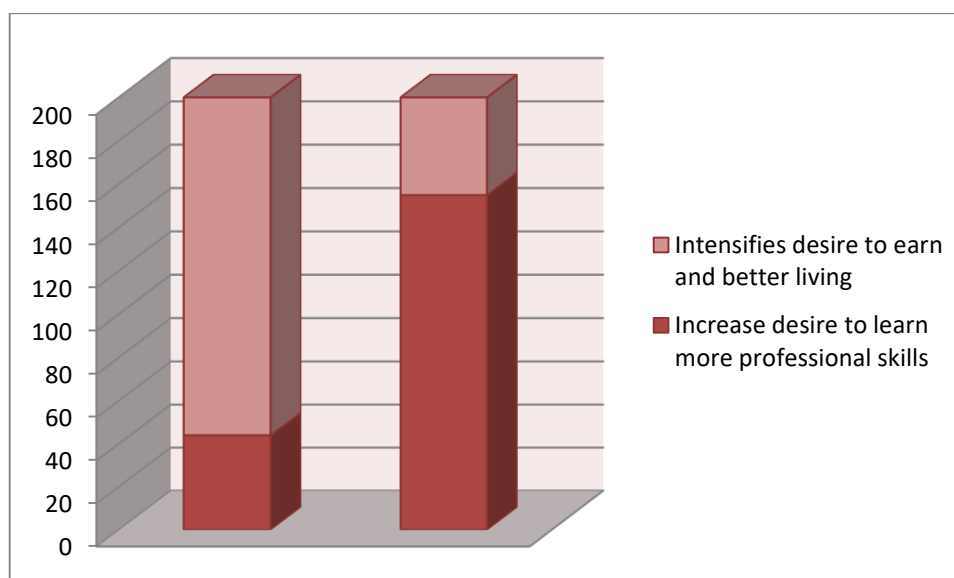


Fig: 5 Entrepreneurial Empowerment

The table shows that while 82% of respondents believed that SHG increased their desire to earn more money and live better, only 19% of women indicated that SHG increased their desire to acquire more professional skills. This difference was statistically significant ($\chi^2=85.36$, $P = 0.0001$) among women.

5. CONCLUSION

Self-Help Groups have been widely praised in India for the significant role they have played in advancing women's rights and improving their economic status. Nonetheless, more effort must be put into empowering tribal women in Assam. While they are achieving success in some areas, they are struggling in others. These policy initiatives can be very useful for the country as a whole because SHGs help women become economically independent. In conclusion, the economic activities of SHGs in the Darrang District are quite fruitful.

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