



IMPACT OF SELF HELP GROUPS (SHGS) ON WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO MAHAMAYA BLOCK OF DHUBRI DISTRICT, ASSAM, INDIA.

Abdul Kaiyum.

Assistant Professor (Contractual)

Department of Economics

Bilasipara College.

Abstract:

The role of women in the development of our country is equally important that of men. The overall development of the nation remains as a paradox until and unless the women get empowered as women constitute almost half of India's population of 1.2 billion. They must be empowered for overall development which includes socio-economic, political and psychological empowerment. SHG empowers rural women in various respects. It works as a democratic instrument for women's grass root development. Self-Help Groups are small group of individual members who voluntarily come together and form an association for achieving a common objective. Presently the self-help groups are mushrooming throughout the rural areas giving women the chance to become more empowered. It also acts as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream, and the finances needed for it. The empowerment of women through SHGs would give benefits not only to individual woman but also for the family and community as a whole through collective action for the development. Presently SHGs are one of India's most important tools for rural women to achieve socio-economic self-reliance or Atmanirbhar. In this paper, an attempt has been made to study the impact of SHGs in the empowerment of rural women in the study area.

Keywords: *Self-help group, Women Empowerment, Economy, Employment.*

Introduction:

Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. It refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal right to women and to make them confident enough to claim their rights. United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Without empowering women we can't think overall development of a nation. The overall development of the nation remains as a paradox until and unless the women get empowered as women constitute almost half of India's population of 1.2 billion, they are largely excluded from participating in economic activities and decision-making, as well as access to resources, nutrition, education, etc. Till recent times, women's participation in the decision making processes especially in rural areas have remain very marginal. Development programmers no longer can achieve their target without the participation and contribution of women.

In this scenario, the self-help groups that are presently mushrooming throughout the rural areas are giving women the chance to become more empowered. The SHG movement in India started in 1980s when a number of non-governmental organizations formed and motivated impoverished rural communities and provided them with institutional ways for social and financial support. Self-help groups (SHG) can act as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream, and the finances needed for it. Self-Help Groups are a small group of individual members who voluntarily come together and form an association for achieving a common objective. In most cases, SHGs are constituted by persons preferably from the same socioeconomic background known to one another. SHGs are small in size with membership ranging from 10 to 20 and are homogeneous. These groups start with saving and not with seeking credit from the group, then uses its savings to extend loans to SHG members to meet their emergency and other attendant needs. The members factor in many parameters to prioritize loans like savings per member, maximum size of loans, guarantee mechanisms in loan sanctions. The empowerment of women through SHGs would give benefits not only to individual woman but also for the family and community as a whole through collective action for the development.

Empowering women not for economic need alone, but also for more holistic social development with mortgage-free micro-loans at the core of the trust that SHGs build with their beneficiaries, they are one of India's most important tools for women to achieve socio-economic self-reliance or Atmanirbhar. The SHGs empower women both socially and economically. They encourage women to participate in the decision making in the household, community local democratic sectors and prepare women to take leadership position.

Review of Literature:

In order to analyse the impact of Self- Help Groups in woman empowerment, a brief review of literature has been made. Number of Studies has been conducted to perceive the relationship between SHG and Women Empowerment by various authors.

Gupta, N, and Gupta, M.L (2006) in their study “**Economic Empowerment of Women through SHGs**” indicates the successful working of self-help Groups in Punjab has given huge benefits. The income of the families participating has increased as a result of organised female labour through SHGs. Success of these SHGs resulted in a significant change in the social status of the women involved as well as an improvement in their economic situation.

Ahirrao (2008) in his study “**Rural Women Empowerment through Micro Finance**” shows the formation of women into self-help groups paved a way to develop their economic standards, thereby building self-confidence. Women in SHGs have been encouraged by the Government as well as Non-Government Organizations to undertake self-employment ventures with locally available resources.

Vijayarani and Malathi, (2012) have found a significant difference in economic empowerment of the Self-Help Group members in post SHG situation when compared with pre- self-help group situation. This study also suggested a positive association between the level of education and empowerment.

Singh, Y. (2013) in his study “**Effect of self-help group in economic empowerment of rural women in Himachal Pradesh**” observed that after joining SHGs the nature of business and its performance carried out by women improved in rural areas. The level of income, living standard and decision making power of rural women improves in post SHG membership then pre member.

Sarania, R. (2015) in his study “**Impact of Self- Help Groups on Economic Empowerment of Women in Assam**” showed that the women have become economically better off after joining the SHGs in Assam. Annual income of SHG Members, Saving habits and number of women employment increases of the SHG Member.

Objectives:

The main objective of the present study is to find the impact of Self-Help Groups on Women Empowerment.

Methodology:

The present study is undertaken in Mahamaya block of Dhubri district, Assam. Both primary and secondary data have been used for the present study. Under Mahamaya Block there are 12 Gaon Panchayats (GP) and from each GP One SHG is selected randomly for the study. 10 women members from each SHG (pre and post joining SHGs) and 10 non-SHG women members from the same GP were selected on random basis as respondent. Thus a sum of 120 respondents from 12 SHGs and 120 non-SHG members were selected for the study. In order to study the impact of self-help group on the beneficiaries, the level of income, occupation, standard of living, decision making of the respondents in pre and post SHG stage and non-member of SHGs are measured. Primary data are collected through interview schedule and Secondary data are collected from office of the Mahamaya Development Block, different articles etc. Percentage, mean and correlation coefficient are used as statistical measures to manage the data properly.

Analysis and Findings:

The main objective of initiating SHGs to assist women, especially the poor women, in starting SHGs and managing their own productive activities. This could boost their family's income, level of saving, raising their standard of living, and decision making ability. These revenue-generating activities are also anticipated to act as catalysts for the economic empowerment and awareness of the female members. The impact of Self-Help Groups are analysed on the basis of Occupation, Income level, level of savings of the respondents in Pre-SHG and Post-SHG stage and benefits received by SHG members.

Occupation of the Respondents in Pre-SHG and Post-SHG Stage:

The occupation of the respondents in pre-SHG and post-SHG stage is analysed with the help of following table-1. It is evident from the table that 38.33% of respondents have no occupation in pre-SHG stage whereas in post-SHG stage only 11.67% of the respondents are without occupation. The occupation that SHG members choose relies on the availability of resources, market demand for the product, and competence. The women members of the area are engaged in different productive activities in post-SHG stage i.e. Tailoring, Animal Husbandry like Poultry, duckery, dairy farms etc., Handicrafts, Agricultural activities and other income generating activities like packing oil, potato chips making and packing etc.

Table 1: Occupation of the Respondents in Pre-SHG and Post-SHG Stage.

Occupation	Pre-SHG Stage		Post-SHG Stage	
	No of Respondents	Percentage	No of Respondents	Percentage
Unemployed/ Housewife	46	38.33	14	11.67
Weaving/ Tailoring	12	10	23	19.17
Animal Husbandry	7	5.83	12	10
Handicrafts	8	6.67	19	15.83
Horticulture (Mushroom)	-	-	10	8.33
Agricultural Labour	32	26.67	13	10.83
Other income generating activities	15	12.5	29	24.17
Total	120	100	120	100

Source: Field Survey (primary data).

Income of the Respondents in pre-SHG and post-SHG stage:

The income of the respondent's in pre-SHG stage and post-SHG stage is analysed with the help of following table-2.

Table-2: Income of the Respondents in Pre-SHG and Post-SHG Stage

Monthly Income	Pre-SHG Stage		Post-SHG Stage	
	No of Respondents	Percentage	No of Respondents	Percentage
No Income	36	30.00	07	05.83
Up to Rs.1000	21	17.50	13	10.83
Rs.1000 to Rs.2000	38	31.67	28	23.33
Rs.2000 to Rs.3000	13	10.83	42	35.00
Rs.3000 to Rs.4000	10	08.33	20	16.67
Rs.4000 to Rs.6000	02	01.67	07	05.83
Rs.6000 to Above	-	-	03	02.50
Total	120	100.00	120	100.00

Source: Field Survey (primary data).

It is seen from the figure that before joining in SHGs 30% of the respondents had no income and none of the responds had income above Rs.6000 in a month. After joining SHGs 3% of the respondents have income above Rs.6000 per month. In post-SHG stage only 5.83% of the respondents is coming under no income groups. Most of the respondents are coming under Rs.2000 to Rs.3000 income groups after joining Self-Help Group. The majority of the women were unable to contribute to the family's income prior to joining SHGs because they lacked the necessary skills or work possibilities. Following the SHG, the increased revenue has greatly reduced the degree of poverty in some households by supplementing the earnings.

Change in Monthly Savings of the Respondents during pre-SHG and post-SHG stage:

Savings are crucial in helping rural women develop their confidence. Saving habits can help to become financially secure and provide a safety net in case of an emergency. It helps them to support the family by increasing the resources that women used to meet their financial needs and also to reduce their financial burden. SHGs are a vehicle for encouraging women to save money and to improve their standing as equal participants, decision-makers, and beneficiaries in the social, economic, and cultural realms of life. NABARD along with RBI permitted SHGs to have a savings account in banks from the year of 1993. This action gave a considerable boost to the SHG movement and paved the way for the SHG-Bank linkage program. The following table shows the saving behaviour of the respondents in pre-SHG and post-SHG stage.

Table-3: Change in Monthly Saving (Pre-SHG and Post-SHG Stage)

Monthly Saving	Pre-SHG Stage		Post-SHG Stage	
	No of Respondents	Percentage	No of Respondents	Percentage
Nil	38	31.66	8	06.67
100 -300	15	12.50	11	09.17
300-500	30	25.00	18	15.00
500-1000	24	20.00	42	35.00
1000-1500	8	06.67	29	24.17
1500-Above	5	04.17	12	10.00
Total	120	100.00	120	100.00

Source: Field Survey (primary data).

It is evident from the table-3, that 31.66 percent of the respondents did not have any kind of saving in pre-SHG period. However after joining SHG only 6.67 percent of the respondents are on no-saving group. Moreover, the respondents who had saving before joining of SHG are able to enhance their saving amount after joining SHG as compared to pre-SHG situation.

After joining SHG nearly 60 percent respondents are in saving range (500-1500), and 10 percent respondents having more than 1500 and above saving range which was only 04.17 percent in pre-SHG stage.

Empowerment of SHG Women or Benefits Received by SHG Members:

The SHG programme mainly focuses on empowerment of rural women and making them financially, socially and politically capable. To find out the benefits received by SHG members and empowerment of SHG women, opinions of the respondents on different components are taken, which is shown with the help of table-4.

Table 4: Empowerment of SHG Women and Benefits Received by SHG Members.

Indicators of Empowerment / Benefit Received	Opinion						Total
	Agree		Disagree		No Opinion		
	No. of Respondents	Percentage	No. of Respondents	Percentage	No. of Respondents	Percentage	
Development of Saving Habit	87	72.50	13	10.83	20	16.67	120
Increased Income	90	75.00	18	15.00	12	10.00	120
Able to Contribute towards family Income	112	93.33	-	-	8	06.67	120
Understand the Banking Operation	80	66.67	25	20.83	15	12.50	120
Improve Standard of Living	74	61.67	20	16.67	26	21.67	120
Awareness in Health Education	82	68.33	15	12.5	23	19.17	120
Take decision in households, village & Community	68	56.67	20	16.67	32	26.67	120

Communication Skill Upgradation	54	45.00	28	23.33	38	31.67	120
---------------------------------	----	-------	----	-------	----	-------	-----

Source: Field Survey (primary data).

The table-4 reveals that able to contribute towards family income is the major benefit received by the SHG members, followed by increased income, development of saving habit and also countef other benefits like awareness in health education, better understanding of banking operations, improve standard of living, communication skill up gradation etc. They gain first-hand experience of how to take decisions in community, village and in households. Dr.Manoranjan Roy also shows that “ The women as members of SHGs were able to take more decision as compared to those who are not the member of SHGs” in his article “Impact of Self Help Groups on Decision Making”.

Summary of Findings:

On the basis of the above analysis the following findings have been drawn-

- i. At the pre-SHG stage, 38.33% of the respondents were unemployed, however in the post-SHG stage, only 11.67% of the respondents were unemployed or engaged in housewifely duties. Thus engagement in SHG provides more employment to rural women.
- ii. At the pre-SHGs stage, 26.67% of the respondents were employed as agricultural labourers; however, during the post-SHGs stage, just 10.83% were doing so. After joining SHGs most of the respondents engaged in different income generating activities like tailoring, handicrafts, animal husbandry, packing oil etc.
- iii. Before joining SHGs, 30% of the respondents reported having no income, and none reported having a monthly income of more than Rs. 6,000. Only 5.83% of respondents at the post-SHG stage were from no income category. And 2.5% of the respondents can also make an income of more than Rs.6,000.
- iv. At pre-SHG stage, most of the respondents i.e. 31.67 % are having between Rs.1,000 to Rs.2,000 income range per month, but at pre-SHG stage 35 % of the respondents mention that their income level increased to Rs.2,000 to Rs.3,000 per month. Therefore the involvements in SHG increase the income level of the rural women.
- v. According to the research undertaken, more than 70% (72.50%) of the respondents believe that their participation in SHGs contributed to the development of their saving habits; whereas75% of the respondents reported that their income level had increased after joining SHGs. In post-SHG stage nearly 32 % of the respondents are in the zero monthly saving level, but in post-SHG stage this number falls sharply to nearly 6 %.
- vi. From personal investigation 93.33 % of respondents have given their opinion that through SHGs, they are able to contribute towards their family income, 66.67 % of the respondents are able to understand banking operation after involving SHGs and 45 % of the respondents improved their communication skill.
- vii. Involvement with SHG also improves the living standard of rural women. According to the data collected through investigation it is shown that 61.67 % of the respondents opined that their standard of living improves after joining SHG. The decision making capacity of the rural women also improves after joining SHG. 56.67 % of the respondents opined that they could take decisions on different household, village and community activities.

Conclusion and Suggestions:

The role of women in the development of our country is equally important as that of men. They must be empowered economically for overall development which includes social, political and psychological empowerment. SHG empowers rural women in various respects. It works as a democratic instrument for women's grass root development. SHG promotes self-reliance by generating its own funds. SHG is also a powerful instrument for poverty eradication in the present economic scenario. It breaks the vicious cycle of poverty among rural households. It serves as an effective catalyst for change and provides a strong foundation for women empowerment, since that woman is the most vulnerable group in society; SHG's rapid development is a positive tool for women's empowerment. In the present study, it has been found that SHGs are important facilitators for women empowerment, socio-economic betterment of rural women and they also enable women to participate in decision making at different levels under the study area.

The government must take different necessary initiatives like providing cheap credit, regular training facilities; marketing facilities for the goods produced by SHGs etc. to the SHG members, which will attract and motivate more and more rural women to form new groups and make themselves self-reliant.

References:

1. Singh, Yoginder (2013), "Effects of Self-Help Group in Economic Empowerment in Himachal Pradesh"- Journal of India Research vol. 1 No. 3, 54-61.
2. Perumal.V.M.S.(2005), SHGs: Empowering women at the Grassroots, Social welfare, vol.52 No.6.
3. Sarania. R. (2015), Impacts of Self-Help Groups on Economic Empowerment of Women in Assam, IRJIMS Vol.-1 Issue-1 (148-159).
4. Roy, Manoranjan. (2019), Impact of Self-Help Groups on Decision Making, IJIRSSC vol.5, Issue-2 (40-51).
5. Koul, D.N and Mohan, G (2008), Women's Self-Help Groups and Micro-Finance, Kurukshetra, vol. 57(4) p.15.
6. Block Development Office, Mahamaya Development Block, Mahamaya, Dhubri, Assam.
7. Saikia, P.(2016). Self-Help Group of Rural Assam and Its Role in Women Empowerment. IRA-International Journal of Management & Social Sciences, 5(1), 187-193.
8. Sivachithappa, K.(2008). Success story poverty alleviation through Self-Help Groups, Kurukshetra, vol.57(2): 35-38
9. Website: <https://www.livemint.com/opinion/online-views/selfhelp-groups-play-a-big-role-in-the-empowerment-of-women-11646670524028.html> 07Mar 2022.
10. Website: <https://blog.lukmaanias.com/2022/08/10/topic-role-of-self-help-groups-in-women-empowerment/> August 10, 2022.