



Self Help Group Is A Powerful Weapon For Women Empowerment: An Analytical Study Of Jorhat District, Assam, India.

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ABSTRACT

Self Help Group (SHG) is a unique system of organization and finance management by its members in a democratic way through regular savings, flexible working system and pooling of resources. It also provides a forum for social interaction, which serves as an alternate peer level interactive social structure. The present study was carried out in two villages of Jorhat district, Assam (India); covering nine women SHGs. The purpose was to analyze the income, expenditure and savings of the members after joining SHGs; thereby generating comprehensive knowledge for the participation of women SHGs in various income-generating activities. The result shows that the maximum number of members in SHGs was found in the 31-40 age groups, while most members (38.89%) joined the SHGs for promoting saving. The income of the SHG members increased positively, which in turn increased the monthly expenditure. The study also revealed that the most popular economic activity taken up by the individuals after joining the SHGs was Handloom (27.78%). The incremental income not only enhanced the expenditure of the family but also promoted the savings of the family after they join the SHGs, which had a positive impact for their empowerment by enhancing their access to financial services.

KEYWORDS: Self help group, Income, Expenditure, Income-generating activities, Chi-square.

INTRODUCTION

The term “ empowerment of women “ refers to the process of providing power to women to become free from the control of others, that is to assume power to control her own life and to her determine her own condition.

“Women empowerment refers to increasing the spiritual, political, social or economic strength of women. It often involves the empowered developing confidence in their capacities.”

Self Help Groups (henceforth SHG) are effective in reducing poverty, empowering women, creating awareness and ensuring sustainability of environment which consequently results in sustainable development of the nation. Self Help Groups (SHGs) have emerged as a popular method of working with people in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the democratic principle. SHGs in social change, implies not only the change of outer form of a community or a society but also in the social institutions as well as ideas of the people living in that society. In other words, it also applies to the changes in the material aspects of life as well as in the ideas, values and attitudes of the people.

The concept of SHG in India was introduced in 1985. SHGs are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self group awareness and social and economic empowerment through democratic functioning. In India, the Self-Help groups (SHGs) constitute a widely accepted development strategy for poverty reduction as they are perceived as powerful vehicles for the promotion of microcredit and microfinance especially for women (Chen et. al., 2007). The state ranks very poor (HDI, 2008) in the state of country and the SHG movement in the state is also not remarkable at par with other states of the country which are relevant matter of study. However, introduction of SHGs for improving well being of rural and urban poor have recently got impetus for poverty-stricken families of the district. This innovative idea has benefited poorer section of the society significantly and the women folk for their empowerment. SHGs are now emerging as the predominant model for poverty eradication, women empowerment and development agencies (Panda, 2005). SHGs helped the women to gain economic and social empowerment (Bora and Talukdar, 2012). Even though literacy level was low among SHG members and there was hardly any scope for getting employed; they were finding a means of livelihood through the formation of SHGs (Boruah and Borua, 2013). The application of the strategy through UN's MDGs (Millennium Development Goal) has made provision of financial support to the poor or low income people by realizing the fact that instead of targeting individual development, it would be more useful to apply this idea in case of group development and interesting the result found in most cases is as very positive.

OBJECTIVE

The main objective of the study is to analyze the income, expenditure and savings of the members after joining SHGs to generate comprehensive knowledge for the women participation in various income-generating activities of SHGs and women empowerment by enhancing access to financial services.

REVIEW OF LITERATURE

Few studies are available on income generating of women SHG and women empowerment. The researcher had tied to review the following:

National Commission for Women, (2004) revealed that 30% of the household reported increase in assets after joining SHG mainly in Rajasthan and Tamil Nadu. Wadiniale, 2004 reported empowerment of slum women by saving credit programme in Baroda city. The study also reported that SHG programme had led to increase in their monthly household income, 66% women converted their houses into permanent structure; apart from many other positive impacts on health, social and cultural values. Further studies revealed that there was a drastic change in social status of women after joining the programme and these researchers articulated SHG programme as a change agents for social and economic empowerment of rural poor particularly women (Wadiniale, 2004 and Singh, 2011). SHGs have the power to create a social- economic revolution in the rural areas of the country (Gurumoorthy, 2002) and can act as an important tool for socio-economic empowerment of the poor, particularly women (Roy, 2011). It is also reported that the members of SHGs are prepared to undertake entrepreneurial activities at a smaller level with minimum capital requirements (Kamaraj, 2005) and thus SHGs can promote self employment opportunities to the rural women (Manimekalai and Rajeswari, 2000). Women SHG members who took up their own enterprise were contributing more than 50% of their earnings to the households in Andhra Pradesh. Pati and Benjamin (2011) observed that micro finance through SHGs has had a positive impact on income, expenditure and savings of the women clients in Meghalaya.

Das (2012) observed that SHG have a positive impact on women members particularly in empowering them. In fine Self Help Groups is undoubtedly considered as an empowerment model. Das (2012), in his study of SHGs in the Lumding Development Block, Dhalpukuri Development Block and Udali development Block

of the Nagaon districts of Assam reveals that impact of SHGs is appreciable in bringing confidence, courage, skill development and self worthiness in rural areas, particularly women. There is appreciable development in planning, coordination, decision making and financial skills among the leader respondents. However, Basumatary and Boro (2012) have observed that SHGs have contributed a lot to the social empowerment of the Bodo women; although they are lagging much behind with respect to economic and political empowerment. Moreover, financial inclusion is also not fully expanded to their needs.

Pattanaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. Manimekalai (2004) commented that in order to run the income generating activities successfully the SHGs must get the help of NGOs. Besides, the bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women. Sahu and Tripathy (2005) articulated SHGs which have emerged as the most vital instrument in the process of participatory development and women empowerment. In addition, remarkable studies have been done by Ali-Akpajiak and Pyke (2000), Krishna (2003), Panda (2005), Jerinabi (2006) and Chen, Jhabvala, Kanbur and Richard (2007) regarding role of SHGs in development of poor. APMAS (2009) reported that SHG programme in the state of Assam resulted significant social and economic benefits and categorically mentioned that 75% of the group members has experienced increase in saving habits and increase in income, increase in access to formal credit and decline in family debts etc.

METHODOLOGY

Location of the study:

Out of 8 development blocks of Jorhat district, Jorhat Development Block , Baghchung was purposely selected, keeping in view the availability of time, other resources as well as convenience of the researcher.

Jorhat Development Block, Baghchung consists of 27 Goan Panchayats (GPs). Among these 27 GPs, maximum numbers of older and successfully functioning SHGs are concentrated in 67 No Panichakua Gaon Panchayat. Hence, only this GP was purposively selected for the present study consisting three revenue villages namely Panichakua, Borhuj and Puranimati.

Selection of the sample for the study:

A list of all the SHGs in 67 No. Panichakua GP was obtained from the President of the concerned GP. Among all the women SHGs working for three years or more were sorted out. Finally, nine SHGs with 104 members situated in three different villages were randomly selected as the sample for the study.

Data collection procedure:

Primary data in the study has emerged from members of self-help groups covering only one year period (2019). The data were collected with the help of semi structured open ended interview schedule. The schedule included the question related to the general information about the SHGs members like age, education, income, expenditure, saving and activities.

Data analysis:

Collected data were compiled and analyzed through frequency and percentage. To test the relationship between variables viz- age, education and loan taken with the income per month of the respondent after joining as the SHG member; Chi-square ($r \times s$ manifold contingency table) was applied taking studied variables were independent as null hypothesis against the alternative variables were not independent from each other.

RESULTS AND DISCUSSION

Age of Members:

As shown in Table 1, majority of the respondents (49.03%) were from the middle-aged (31-40 years) group, while 17.31% were young-aged (i.e. 21-30 years) and the remaining was aged 41-50 years and above 50 years. Predominance of middle-aged women might be due to their presence in large number in the society, greater free time and being more responsible citizens than their younger counterparts. The role of aged people (41-50) 29.81% and 3.85% (above 50) are is also important for SHGs. They can only control and solve the problems arise in the group. Similar findings have been reported by Kumaran (1997), Prasad (1998), Puhazhendi and Jayaraman (1999), Murgan and Dharmalingam (2000), Malshet et al. (2009) and Singh et al. (2009).

Education qualification of Members:

The educational level of the members illustrated that 58.65% hadn't completed their tenth standard (middle school, high school and intermediate level education) followed by 30.77% who had completed tenth but were below Higher Secondary level education, while 10.58% had above higher secondary level education (see Table. 1). Almost 59% of the respondents were under tenth standard and 31% who had completed matriculation. This situation might be the result of the common elitist and chauvinist belief that women do not require education and it is meant only for the elite and masculine class of society.

Reasons for enrolment in SHGs:

The major aim of the SHGs is to promote saving and to get easy credit for productive and consumption purposes (Singh et al., 2009). This is true because many people in the study area join the SHGs for promote their personal savings and getting loan, in addition to get social status (see Table 2). In the study area, maximum numbers of members (38.89%) had joined the SHGs for improving their savings, while 33.33% members enrolled themselves for getting financial support (loan) for their various needs of funds. Out of the members, 19.44% joined the SHGs for raising income. On the other hand, 22.22%, 11.11% and 5.56% members had joined the SHGs for other reasons (obtaining knowledge, gaining social identity, obtaining govt. help, etc.). So, this study proved that maximum numbers of women join SHGs for getting financial support. Noteworthy is the fact that some respondents had joined for more than one reason.

Monthly income of the Members before and after joining SHGs:

Income is the major determinant of the living standard of the people. The SHG member's income had increased after joining the SHGs. On the basis of the present study, the maximum members (22.22%) had no income, while 25.00% of members were earning Rs. 1000-2000 and a very few members (2.28%) were earning above six thousand prior to joining the SHGs. But after enrolling as a member of the SHG, they are earning reasonably. The maximum members (19.23%) were earning RS. 5000-6000 after joining the SHGs, followed by 7000 & above (18.27%, next maximum). This increases the willingness to participate in the SHGs activities (see Table 3). Therefore, they are now economically independent and can contribute to an increase in their household income.

Expenditure of the members before and after joining SHGs:

The monthly expenditure has increased due to positive change in the SHG member's income (see Table 4). The maximum members (33.33%) were expending RS. 2000-3000 after joining the SHGs. The incremental income, not only enhances the expenditure of the family but also promote the savings of the family after they join the SHGs. This worthfully proves the objective of the SHGs and is an achievement of the members.

Loan taken by the respondents after joining SHGs:

After joining, members could avail loans for getting financial support as and when needed with an interest rate fixed by the SHG members. From the present study (see Table 5), it was observed that maximum (45.83%) of respondents had availed loan up to 2 times, followed by 1 time (25%), 3 times (14.58%), 4 times (6.25%), 5 times, 6 times (2.08%) and 7 times (4.17%).

Income generating activities undertaken by the SHGs members:

The members could take up a number of income generating activities due to the credit and support provided by their respective SHGs (see Table 6). The most common income generating activities were found to be Handloom (27.78%) followed by Poultry rearing (22.22%) and Cattle rearing (22.22%). Women who practiced handloom were traditionally weaver before their formation of SHGs, but after joining the SHGs they availed loans and became deeply involved in it as a profession and produced Gamusa, Rumal, Tongaly, Sador, Mekhela, etc. A small percentage of the women took up activities like Cow rearing, Tailoring and others (selling articles at door-door, shop, etc.). But a high percent of members (22.22%) were found who hadn't taken up any income generating activity, but were only saving and availing loans for getting financial support as and when needed. An individual of a SHG undertakes more than one activity.

Chi-square ($r \times s$ manifold contingency table) analysis:

Table 7 reveals that there was relationship between variables i.e. age and loan taken with per month income of the SHG members, since their chi-square values were significant at both 5% and 1% level.

This indicates that age and loan taken has an impact on change of income after joining in the SHGs. Excluding educational qualification level, young aged members were more active and older members were more experienced and properly skilled. So, the combination members of both age groups will bring the change; which has to be nursed by proper financial supports.

CONCLUSION

From the present study, it was observed that income of the women had increased after enrolling as a member of SHGs. Activities undertaken by the members of SHGs had a notable influence on their income generation. Handloom was found the most common income generating activities amongst the members of SHGs. Analysis showed that age and loan taken had a remarkable contribution in increasing income of the SHG members, which had a positive impact for their empowerment by enhancing their access to financial services.

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Table 1: Profile of SHG members.

Age	Percentage (%)
21-30	17.31
31-40	49.03
41-50	29.81
Above 50	3.85
Total	100
Education qualification	Percentage (%)
LP - below 10 th	58.65
10 th - HS	30.77
HS-Graduate	10.58
Total	100

Table 2: Reason for enrolment as member of SHGs.

Reasons	Percentage
Easy access to loan	33.33
Promotoin of savings habite	38.89
Enhancement of social satus	11.11
Increase of income	19.44
Easy access to Govt. schems and policies	5.56
Other reasons	22.22
Total	130.56*

*An individual respondent mentioned more than one reason for enrolment.

Table 3: Monthly income of the members before and after joining SHGs

Monthly income (Rs.)	Before joining SHGs	After joining SHGs
No income	22.22	0
Less than 1000	8.33	0
1000-2000	25	9.62
2000-3000	8.33	9.62
3000-4000	11.12	15.38
4000-5000	13.89	14.42
5000-6000	8.33	19.23
6000-7000	0	13.46
Above 7000	2.78	18.27
Total	100	100

Table 4: Monthly expenditure of the members before and after joining SHGs

Monthly expenditure (Rs.)	Before joining SHGs	After joining SHGs
No expenditure	19.43	0
Less than 1000	16.67	0
1000-2000	16.67	19.45
2000-3000	25	33.33
3000-4000	16.67	13.89
4000-5000	0	8.33
5000-6000	5.56	13.89
6000-7000	0	2.78
Above 7000	0	8.33
Total	100	100

Table 5: Loan taken by the respondents

Loan taken time	Percentage
One time	25
Two times	45.83
Three times	14.58
Four times	6.25
Five times	2.08
Six times	2.08
Seven times	4.17
Total	100

Table 6: Income generating activities undertaken by the SHG members.

Activities	Percentage
Availing loans	22.22
Handloom	27.78
Tailoring	11.11
Cattle rearing	22.22
Poultry rearing	22.22
Others	8.33
Total	113.89*

*An individual SHG member undertakes more than one income generating activity.

Table 7: Chi-square result

Variables	1000-2000	2000-3000	3000-4000	4000-5000	5000-6000	6000-7000	Above 7000	Total	Chi-square value	p value
Age										
21-30	-	-	6 (2.77)	-	-	8 (2.42)	4 (3.29)	18	39.34**	0.002
31-40	5 (4.90)	5 (4.90)	5 (7.85)	10 (7.36)	14 (9.81)	6 (6.87)	6 (9.32)	51		
41-50	5 (2.98)	5 (2.98)	5 (4.77)	5 (4.47)	6 (5.96)	-	5 (5.66)	31		
51-60	-	-	-	-	-	-	4 (0.73)	4		
Total	10	10	16	15	20	14	19	104		
Education qualification										
LP - below 10 th	10 (5.87)	5 (5.87)	5 (9.38)	15 (8.79)	10 (11.73)	8 (8.21)	8 (11.14)	61	22.89	0.029
10 th - HSSLC	-	5 (3.08)	7 (4.92)	-	10 (6.15)	4 (4.31)	6 (5.85)	32		
HSSLC-Graduate	-	-	4 (1.69)	-	-	2 (1.48)	5 (2.01)	11		
Total	10	10	16	15	20	14	19	104		
Loan taken										
One time	-	5 (2.50)	-	-	5 (5.0)	5 (3.5)	9 (4.0)	24	79.13**	0.000
Two times	-	5 (4.58)	11 (6.41)	10 (6.42)	5 (9.17)	6 (6.42)	7 (7.33)	44		
Three times	5 (1.17)	-	3 (2.92)	-	3 (2.04)	3 (0.5)	-	14		
Four times	3 (1.25)	-	-	-	3 (1.25)	-	-	6		
Five times	-	-	-	-	2 (0.42)	-	-	2		
Six times	-	-	-	-	2 (0.42)	-	-	2		
Seven times	-	-	-	4 (0.58)	-	-	-	4		
Total	8	10	14	14	20	14	16	96*		

Note: The value within bracket refers to expected frequency. – indicated no respondent in that cell.

**Significant at 1% level. Since p value is also less than 0.01 the null hypothesis of is rejected at 1% level of significance.

*All respondents didn't avail loans. Consequently, the sum fell behind 104.

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