



# Role of Women Self Help Groups in Women Empowerment with Special Reference to Goreswar Development Block, Tamulpur, Assam

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## Abstract:

The term empowerment refers strengthen the power. Empowerment could be defined in multi dimensional ways, e.g., welfare, upliftment of the power, all round development, healthy confidence level, self sufficiency, skillfulness, healthy decision making capacity, more vocal in public platform etc., of the people. The women are the backbone of a society. The development of nation is dependent upon the development women as equally with male. The policy makers and the well-wishers of the society realized that without development of women, a country cannot achieve its desired goals. The Self Help Group has been getting impetus in the path of rural development. The increase in women's awareness and flexibility of works through SHGs, inculcates the rural women towards self sufficient cum all round independent. The Self Help Group is now considered as a well known platform for women empowerment. Infect, emergence of SHG is considered as the turning point for rural development. This paper seeks to enquire how the women SHG members are being benefitted and empowered. On the basis of quantitative and qualitative assessment through this study, this paper discourses the role of SHG in women empowerment through execution of some activities. The findings asserted that women SHG members are getting impetus for social and economic empowerment.

**Key Words:** Self Help Group, Women Empowerment, Rural Development, participatory development.

## Introduction:

Self Help Groups, briefly SHGs have been working effectively for economic wellbeing of the economies where finance persisted as the basic problem. The concept evolved from the idea of mutual support to address common problem of people. While a group of persons come together to form a group for poverty alleviation, human development and social empowerment and work mutually, the group is termed as SHG. Presently, SHGs revolving around microfinance emerged as a substitute for credit and as a powerful instrument for economic activity for those people who are financially constrained.

Microloan model propagated by Md. Yunus's idea in Bangladesh of self-help group created a historic success for poverty alleviation and social empowerment.

Over two or three decades Indian economy also has experienced the working of SHGs, specially, in rural credit sector for income and employment generation. Functioning of SHGs in India under the purview of NABARD for bank linkage and block level initiatives supposed to positively perform for socio-economic transition.

However, economy of Assam has scanty of success story in regards to performances of SHGs in expediting financial inclusion due to a plethora of social, institutional and structural rigidities. These lacunas are prominent in Goreswar Development Block of Tamulpur District of Assam as one of the backward area with low literacy rate and comparatively low HDI. Therefore, through this paper intends to find out the role of SHGs in women empowerment in Goreswar Block of Tamulpur District.

### Women Empowerment:

The term empowerment basically refers to enrich the power, uplift the working capability, enhance the decision making capacity, to make more vocal in public platform, fostering self confidence etc. The word empowerment could be defined in multi dimensional ways, e.g., welfare, upliftment, development, etc. In fact, empowerment comprises all round development of the people of the society.

Women have a distinct role to play in the development of a nation. A mother can shapes a nation like her child. Further, a housewife can contribute to national productivity along with her daily routine works. Hence, the term women empowerment is more pertaining in participatory development as well as national development. Women empowerment is a process to facilitate the female section of the society to uplift their standard of living through all round development. To stand equally with male in the common platform of public place of the society women want to have some inputs from traditional as well as physical point of view. Hence, the two terms empowerment and women are correlated. Providing easily accessible education

facility, health awareness, social awareness, financial inclusion etc., the female section could be equipped for self sufficient as well as skillful. However, women empowerment becomes the buzzword in the present scenario.

The analysis of socio-economic profile of women could be considered as one of the best and reliable parameter of women empowerment. Socio-economic profile comprises both social and economic indicators. The social status of a person is assigned with the avenues such as social harmony, communication, health, sanitation, education, social safety, social justice etc. On the other hand, economic status is dependent on person's level of income, savings, consumption, expenditure, investment, financial accessibility etc. The parameter of the socio-economic status depicts the social cum financial position of an individual or household or a society. It includes the abilities to afford the facilities and to manage the needs.

The policy makers and the well-wishers of the society realized that without development of women, a country cannot achieve its desired goals. In pursuance to the policy perspectives and the growing importance of women SHGs, it is need of hour to visualize the issue in grassroots.

### **Saving Habits, Women SHGs and Empowerment:**

Through the SHG-BL programme initiated by NABARD in 1992, banks were instructed to provide the facility for opening the saving bank (**SB**) accounts for SHGs through relaxing the strict procedure. The chief aim of this programme is to include under-privileged persons to financial inclusion as well as to enhance the saving habits and, credit accessibility. The programme of financial inclusion runs under the direction of the Reserve Bank of India (**RBI**) to commercial and other banks to facilitate SHGs through accessibility of Micro Finance in liberalized interest rates and deregulated interest rate structure. Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs, say, transactions, payments, savings, credits and insurances- delivered in a responsible and sustainable way.

Maxim of- saving first and credit next is considered the basic philosophy of SHGs and their survivorship depends on thrifty and saving habits of the members associated with. This maxim is also one of the pre-conditions of availing bank loans. At times, own savings added with bank loans, the members of the SHG can initiate various income generating activities. The financially literate women members of selected SHGs have acquired the habit of savings and also they are seen to offer small loans to needy members and others.

However, lack of capital formation leads the people towards vicious cycle of poverty. Hence, the SHG members facilitate to have the scope to exercise on financial literacy. The SHG mechanism inculcates the rural women to financial upliftment through mutual exercise in the weekly SHG meeting. Since empowerment is a multi dimensional process, financial empowerment leads all of them where SHG platform able to facilitate it.

## Women SHG Movement in Goreswar Block of Tamulpur:

The Integrated Rural Development Programme (**IRDP**) was launched in 1979 and was implemented in 1980 in national platform keeping view to provide employment opportunity through augmenting the working skills and to uplift living conditions of rural people. The implementation of this programme in Tamulpur district was started in 1983. This initiative started to offer small individual loans up to Rs. 5000/- only to the group members of SHGs with a 33 per cent subsidy to invest in certain income generating activities. The prominent income generating activities covered agriculture related sub-sectors such as, piggery, dairy, goatery, poultry, etc. and weaving. Before the advent of formal registered SHGs, the NGOs like- All Bodo Women Welfare Federation (**ABWWF**), Bodo Women Justice Forum (**BWJF**), Bodoland People Front Women Wing (**BLPFWW**), Nari Adhikari Suraksha Samiti, Koch Rajbansi Mahila Samiti, Bodoland Deha Raikhati Hanza Samiti etc. are notable (**Sarma, 2019**). Since the middle of 1980s, the above NGOs took initiatives to form SHGs. The trend of formation of women SHGs comprising members from landless or marginal farmers took rapid pace after the launch of **SGSY** in 1990s covering fund drive from small contributions by group members and create bank linkage, arrange skill development training for group members, training for financial management, etc.

Although, a total of 2400 women SHGs were formed under the government initiatives during their evolution described above, only 600 among them were able to sustain till the inception of SGSY in entire Tamulpur area. Initially they introduced aromatic plantation (**Chitrnella**) and the groups were assisted by providing seeds by the government agencies. In the direction of inclusion in the formal financial services, certain MFIs such as- Rastriya Gramin Vikash Nidhi (**RGVN**), **Bandhan**, **Udjiban**, etc., came forward to encourage women group formation in Tamulpur district, especially during the last two and half decades.

Like other parts of India and Assam, in Goreswar block, a block of Tamulpur district is also in the pace of the development process of women SHGs. Under the government initiatives the concerned functionaries are performing their activities to cater the women SHGs in the direction of various activities in the block. The goals of the missions adopted by the authorities are to cover all the deprived and poor women in the block. Under the process presently, about 2531 numbers of women SHGs comprising at least 10 members have been formed and registered aiming to cover the poor women inhabiting in different parts of the block. The process of extension of women SHG formation and assigning to socio-economic activities is not only to make better their livelihood but also for the national development.

### Review of Literature:

The numbers of studies have been executed on the issue, role of SHGs in women empowerment by various researchers. The literature relating to the issue of women empowerment through SHGs in rural sector is summarized below.

**Kumari Das and Baishya (2015)**, highlighted that SHGs were fostering handloom industry, food item enterprises, jute enterprises, garment enterprises, enterprises of toys and interior items, fish farming, agriculture activities, bamboo-cane industry, bee-keeping, animal husbandry etc. and could able to build their confidence level. The findings of the studies are similar in regards to the improvement of confidence level, self esteem, skills, liberty of choice, literacy, capability, management, meeting organization capacity, etc.

**Roy and Ahmed** held that (2012) SHG programme has lightened the load of life for the members of a SHG in many ways. There have been appreciable and healthy changes in the living standards of the SHG members in terms of assets creation, savings and borrowing capacity, income generating activities and in income levels. SHGs develop saving tendency and bring people closer to the banking system by helping in getting loans easily and regularly.

**Shamim and Khan (2010)**, found that the functioning of SHGs have impacted on sociological structure in rural sector and created a social capital for enhancing an environment for a process of economic development. However effectiveness of financial inclusion of the poor section depends on proper SHG-bank linkage, organizational structure and knowledge of financial management, etc. and these are the major lacunas identified by their studies.

In regards to the importance of SHGs in fostering economic activities through various rural activities **Choudhury & Mohan (2001)**, accorded to findings that rural micro-enterprises have grown their importance in India during the last two decades and policy makers cannot ignore their capacity to provide viable and sustainable avenues for self employment to the members of SHGs. Micro entrepreneurial activities in rural sector, particularly, of women are being fostered as Self Help Promoting Institutions (SHPI) as revealed in their studies.

**Barman and Bhattacharya, (2015)**, assessed the roles of SHGs in rural development of Assam in Kamrup district and specially focused on women empowerment through SHGs in the development of diversified direction for rural development. The studies highlighted thoroughly how women can be benefited through SHGs with the help of Micro Finance. By this system the women entrepreneur built as well as increase their confidence level, capacity building and decision making.

Searching the background and emergence of SHGs **Das (2014)**, concluded that SHGs emerged as an important strategy for empowering women, alleviating poverty and alternative credit source to the poor. It is an effective strategy for poverty alleviation, women empowerment and social development.

In addition to motivational aspects, **Saikia, Borgohain and Saikia (2014)**, worked on working of SHGs and found that women usually want to be engaged in income generating activities to strengthen their livelihood.

The study also highlighted the need of proper leadership training; record maintenance and marketing of product so as to uplift the SHGs economic performances.

Referring to success stories, the studies of **Madheswaran and Dharmadhikary (2001)** revealed that many members of women SHGs achieved a stable standard of living through various economic activities in rural areas. In their studies, they further showed the impact of SHGs in providing credit to rural women, to help them in strengthening their economic position.

As a source of developmental force for the society as a whole and individual level, the effectiveness of women SHGs were assessed by **Tamuli Barman (2003)**, their findings highlighted the structural status of SHGs and sketched the functioning of SHGs in diverse productive fields with institutionalized bank linkage and credit facilities, financial literacy and awareness about accountability and management, through social cohesion of women for common interest to improve livelihood. Although the contribution to the society as a whole was not mentioned in their studies, the studies revealed that the SHG members could give relieve economically their husbands and their family members.

Relating to the status of credit flow and economic performances **Nagaraj et al. (2009)**, visualized an increasing trend of credit accessing capacity of SHG members over the last two decades. The study further highlighted that rate of loan exhausting capacity of SHG members also was increasing that definitely indicated the growing economic performance of SHGs, which would bring prosperity not only to the members but to the entire family also. Observing the massive growth of SHGs in rural sector **Pradhan (2014)**, highlighted that SHGs had brought a silent revolution in rural households of India based on three principles- empowerment, self-reliance, and togetherness.

In regards to problems of SHGs **Karmakar (2008)** observed that in promotion of microenterprises, SHG members were found to be faced with various problems in marketing of their products besides inadequate skills. SHGs need to develop themselves as microenterprises to create livelihood and employment opportunities for their members. This also requires capacity building by providing relevant skills in all aspects and developing their risk-taking abilities, the study revealed.

The literature discussed above mostly relate to the issues of women SHGs and economic performances concerning to microfinance and micro credit, bank linkage, savings habit, financial inclusion, participatory development, etc. particularly for women empowerment and broadly for poverty alleviation, rural development and over all socio-economic wellbeing. These aspects have also association with the holistic inclusive growth of the economy as a whole. The new economic order associated with the women SHGs has been fostering the socio-economic transition with an approach of participatory development.

Equally, women are being achieved the economic freedom, dignified social status, decision makers, confidence building, equipped with management capacity, financial literacy, etc.

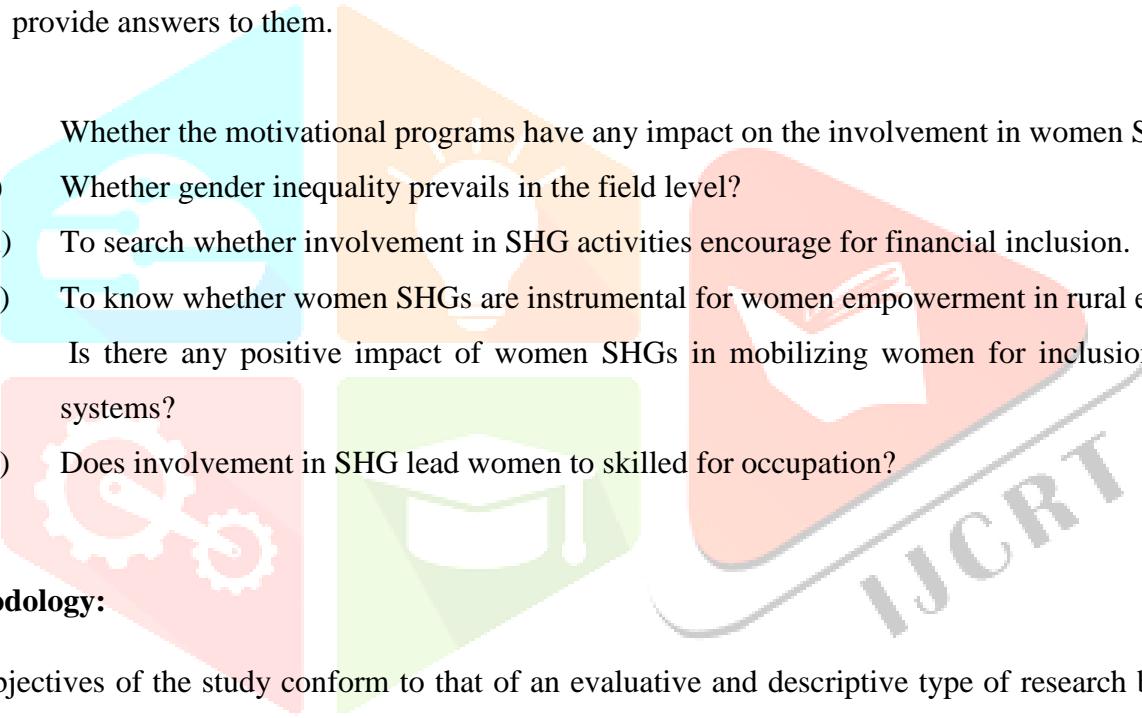
## Objectives:

1. To study about the Socio-economic Profile of Women SHGs.
2. To study about the financial inclusion and impact on empowerment.
3. To study about the impact on income level of SHG members.

## Research Question:

### 1.4.1 Research Questions

In regards to the following key questions revolving around the objectives, the study proposed to provide answers to them.



- (i) Whether the motivational programs have any impact on the involvement in women SHGs?
- (ii) Whether gender inequality prevails in the field level?
- (iii) To search whether involvement in SHG activities encourage for financial inclusion.
- (iv) To know whether women SHGs are instrumental for women empowerment in rural economy.
- (v) Is there any positive impact of women SHGs in mobilizing women for inclusion in financial systems?
- (vi) Does involvement in SHG lead women to skilled for occupation?

## Methodology:

The objectives of the study conform to that of an evaluative and descriptive type of research based on both secondary and primary data. The secondary information were collected from various published sources such as- books, journals, magazines, periodical, bulletins, reports of governments and other agencies, various web pages, etc for conceptualization and theorization of the issue.

The selection of the study area was justified because this block was rural based and one of the backward block of Tamulpur districts of the state. Although the population structure of the district is mixed of all castes and creeds, its majority consists of Scheduled Tribes (ST) and **Adibasis** (Tea Tribes).

The core of the study required primary data which were gathered from the specific field area through a case study. The case study was conducted through a multi-stage-purposive-random sampling method.

The second phase was involved with collection of the names of the women SHGs which were received from the officials of CD blocks and were verified with the members of SHGs. From among 2531 total SHGs in the block a sample of 80 SHGs (about 3% of the total SHGs) were chosen randomly. The third phase of the survey comprised of random selection of SHG members from the selected SHGs. Three members were

selected (including president and secretary) randomly from each SHG as sample unit constituting a total no of 240 members.

In the fourth phase of the study, the selected SHG members were directly interviewed with pre-tested questionnaire schedule.

The procedure of selection of respondents from the study area is given in a tabular form in table-1.

Table-1.

Selection of Sample

Block Name	Total SHG	Selected SHG	Total Members	Selected Respondents
Goreswar	2531	80	30918	240

Source: [www.Day-nrlm.gov.in](http://www.Day-nrlm.gov.in) & field survey

### Socio-economic Profile of Women SHGs:

The socio-economic status of a society focuses the entire scenario of social condition of a society. The analysis of socio-economic profile of women could be considered as one of the best and reliable parameter of women empowerment. The Socio-economic profile comprises both social and economic indicators. The social status of a person is assigned with the avenues such as social harmony, communication, health, sanitation, education, social safety, social justice etc. On the other hand, economic status is dependent on person's level of income, savings, consumption, expenditure, investment, financial accessibility etc. The parameter of the socio-economic status depicts the social cum financial position of an individual or household or a society. Therefore, it is deemed to analysis on socio-economic profile of respondent of target area to have better solution.

Outlining the status of the organizational forms and their working of the women SHGs is supposed to help in analyzing implicative effects for socio-economic transformation. Therefore, a breakthrough to the profile of selected women SHGs is felt necessary. Table-2, shows the socio-economic profile of the selected women SHGs.

Table-2

## Socio-economic profile of women SHGs (Sample SHGs 80)

SHGs description	Covered by Health insurance	Level of literacy of members			Motivation/Training Received		Loan Received	
		Upto 10th Standard	11 <sup>th</sup> to Bachelor	Above Bachelor	Book Keeping	Entrepreneurial and Skills Development	From Formal FIs	From Other Sources
SHGs Newly formed till, December , 2022	78 (99)	138 (57.5)	97 (40.41)	05 (2.08)	240 (100)	240 (100)	74 (92.5)	48 (60)
No. of SHGs newly formed after 2022	02 (01)	04 (1.66)	01 (0.41)	Nil	Nil	Nil	Nil	Nil

Source –Field data

The figures in the brackets indicate percentage of the total.

Table-2 shows an implicative situation of the SHG movement in the study area as it revealed a one hundred per cent of the SHGs who have acquired financial accessibility, health insurances, book keeping and skills development training and formal financial supports. However, the newly formed SHGs are seen behind in respect of these parameters as seen in the table. They are also in the way to cope with the stipulated programs of financial inclusion. It is worth noting that motivational activities and demonstrations conducted by the concerned authorities have impacted a one hundred per cent in mobilizing for formation, registration as well as women's involvement in SHGs.

It gives answer to the key question (i) whether the motivational programs have any impact on the involvement in women SHGs. The finding affirms that motivational programs along with training have impacts on formation and involvement for women SHGs.

Further, above results assert the findings that the indicators of empowerment were achieved after joining SHG, i.e., SHG has a positive impact on women's empowerment. The finding also provides answer to the key question number (iv) that intended to know whether women SHGs are instrumental for women empowerment in rural economy. The answer revealed in the above discussion clearly states that women SHGs in rural economy is instrumental for women empowerment.

The effectiveness of any paradigm shift in an economy depends on the available avenues acquired earlier by the concerned persons and their present activeness. Involvement process of the ever deprived and poor women to the new paradigm of SHG movement would depend on their existing socio-economic profile. Therefore, following section intends to depict a brief profile of social and economic status of the selected members of the women SHGs.

### Profile of the Members of Women SHGs:

Since one's capability depends on availability of personal, social and economic avenues, so, it is pertinent to know certain related aspects for his or her prospect for activeness both for personal and collective efforts. Therefore, this section intends to sketch the individual profile of the members involved in women SHGs. Table-3, shows profile of the members of SHGs.

Table-3.

Individual Profile of the Members of Women SHGs (Total members 240 from 80 sample SHGs)

Block	Sample size	Age	Level of education			Property owned by members	
		18-45 Years	46-60 Years	Below 10 <sup>th</sup>	11 <sup>th</sup> to BA/ B Sc/ B Com	Above BA/ B Sc/ B Com	Land Proper ty Other Propert y
Goreswar	240	131 (54.58)	109	138 (57.5)	97 (40.41)	05 (2.08)	13 (5.41) 08 (3.33)

Source: *Field data*

*The figures in the brackets indicate percentage of the total.*

Table-3. shows that almost than half (54.58 per cent) of the sample respondents is under the age of 18-45 years and are involved in SHG activities indicating more youth participation but majority i.e., about 60 per cent of them has achieved educational level upto 10<sup>th</sup> standard only. Among the members of women SHGs about 40.41 per cent has achieved graduate level, whereas, only 2.08 per cent members qualified as Post Graduates. However, it is seen in the table that only 5.41 per cent of the women members has land property, whereas, only 3.33 per cent has other forms of property.

Poor level of education and property ownership as revealed in the table evinced the gender inequality prevailing in the area. It provides answer to the key question (No.ii) which enquired to know whether gender inequality prevails in the field level. The finding shows that there is deprivation of women in regards to education as well as in property ownership showing the existence of gender inequality.

### Household Profile of the Members of SHGs

The following table-4 depicts the profile of the selected households of Goreswar block of Tamulpur district.

Table-4

Household Profile of the Members of SHGs (Sample household 240)

Block	Age structure of the family members of sample SHG members				Annual family income of the households (Rs.)			
	Below 14 years	Above 14 years	Above 60 years	Total	Less than Rs. 27,000	Above Rs.27,000	Rs.60,000 and above	Total
Goreswar	316 (30.15)	548 (52.29)	184 (17.55)	1048	80 (7.63)	140 (58.33)	20 (8.33)	240

Source: field data

The figures in the brackets indicate percentage of the total.

Table-4 highlights the age compositions of the households of the sample SHG members and their family earnings household wise. In regards to age structure, it is seen that about 52.29 per cent of the population belongs to the working age group of the age of 14 years to 60 years, whereas, 30.15 per cent and 17.14 per cent respectively are children and above 60 years of age. In regards to household annual income, the table shows that 58.33 per cent of the households has an average annual earning of Rs. 27000/- and less. Against these levels of annual income of the households only 8.33 per cent of the households has an annual earning of Rs. 60000/- only and above. From data available in the table, it can be said that the members' households have a poor economic status despite possessing a high proportion of working population.

The socio-economic profile of the selected block highlighted above indicates a poor level of social and economic status of the Goreswar block of Tamulpur District. The women SHG movement encompassing through this socio-economic arena would definitely have long way to achieve the goals of development.

**Findings:**

The above study affirms the following result:

1. The women folk involved with SHGs automatically motivated towards small savings and capital formation. They are able to access the financial inclusion facility through the weekly SHG meeting. The SHG mechanism facilitates the women folk to learn mutually.
2. The SHG mechanism able to provide the regular saving habits, access to credit facility from different source to the women folk who were deprived from formal banking facilities.
3. The SHG system facilitates the women SHGs members to work with participatory development through number activities along with daily routine works.
4. The SHG mechanism is looking after by various officers appointed by the government. The officers monitor the SHGs activities and intend to maintain the socio-economic upliftment as well as sustainability.
5. The SHG movement targeting to be self sufficient the members through some motivational training and different activities.
6. The weekly SHG meeting able to grow the confidence level levels of the SHG members. They build their vocal status to speak in the public platform through attaining various awareness meeting arranged by government cum non government organizations.
7. The frequent systematic SHG meeting facilitates the women members to grow their decision making capacity, and make them prepared to fight against anti-social activities cum domestic violence.

**Suggestion:**

The women SHG movement encompassing through this socio-economic arena is yet to achieve the goals of development. Some suggestion might be stated as below regarding this issue as detail above.

1. The government and non-government organization should expedite motivational training among the SHG members to attain the destination of SHG movement.
2. The SHG members should facilitate to have the scope of high yielding new technological activities.
3. The credit accessibility to women SHGs member should strengthen. The formalities of financial should lessen so that the SHGs member can avail the financial facilities easily.
4. The SHGs members should provide the scope of ICT knowledge so that they can acquire the knowledge of global boundary and use it to own productive aspects.
5. Scope of participatory development activities should provide to the SHGs member so that they can acquire the knowledge as well as apply in the productive areas.

6. Of late, communication facility moves so fast that each and every people can have the ideas from global platform easily within a short period of time with a little effort. Different kind of productive techniques floating around in surrounding area. The SHGs member should have the scope to acquire the innovative ideas in productive arena.

In fact, a broad visionary outlook should be attempted to resolve the women empowerment issue.

### **Conclusion:**

The issue as analysis detail, affirmed that role of women Self Help Groups in women empowerment in rural sector is pertinent and relevant in the present day scenario. SHG is considered as instrumental for poverty alleviation and rural development. SHG is nothing but an appropriate platform to inculcate the rural women folk with mutual support. There is a tremendous scope to facilitate to uplift standard of living of SHG members.

Analyzing the socio-economic profile of a society or group of people the level of empowerment can be finalized. It is like a mirror of social status. Therefore, socio-economic profile of women could be considered as one of the best and reliable parameter of women empowerment. The social status of a person is assigned with the avenues such as social harmony, communication, health, sanitation, education, social safety, social justice etc. On the other hand, economic status is dependent on person's level of income, savings, consumption, expenditure, investment, financial accessibility etc. Hence, findings affirmed that SHG platform able to bring the changes in the society towards empowerment.

To expedite women's participation in economic activities is one of the aims of the formation of women SHGs. After formation of women group, once saving habit and credit accessibility of women are created, their zeal for work participation for economic betterment would increase. Resultantly, they would involve in various productive and income generating activities and to empower themselves. Consequently, involvement in income generating activities of women not only change the economic status but it also have positive impacts on their social life. That is by dint of mobilization drive towards women SHGs, the womenfolk who ever remained surrounded by the household works can move for social mobility. To foster group formation and channelize to women SHG movement, the initial stage is to motivate them through institutional training.

### **Notes:**

1. <https://socialjustice.gov.in>>comm...

**End Notes:**

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