

IMPORTANCE OF SELF HELP GROUP (SHG) IN WOMEN EMPOWERMENT: A CASE STUDY ON MORIGAON DISTRICT

Julkarnain Ahmed

Research Scholar, Department of Economics, Assam University Silchar, Assam

Corresponding Author*

Julkarnain Ahmed

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Abstract: The growth of microfinance has been tremendous in recent years. In this regard SHG has been playing very eye catching role in mobilizing resources, empowering women, so and so forth. The SHG movement in India has been working in proper direction in reducing poverty and creating employment opportunities as well. Numbers of women in India firmly believe in SHG movement and hold it responsible for improving their livelihood. However women are still yet to empowered according to the requirement or demand. The present study is an systematic attempt to analyse the importance of SHG's in promoting women empowerment in Morigaon district. Lahorighat and Mayong block have been selected for the investigation. Broader objective of the present study is to examine the operating system of SHGs for mobilization of savings, credit delivery mechanism to the needy, opinion building among SHG members regarding decision making and

enhancement of power or autonomy. For the purpose of study both primary and secondary data have been collected. The study focus on the role and importance of SHGs in empowering women, Social interrelatedness and Socio-economic betterment of the poor women for their unification.

Keywords: Self help group, women empowerment, mobilization of resources and social-cohesion.

Introduction:

To increase the status of women, they must be empowered in all aspects such as economically, socially, politically and culturally. To empower women, government has introduced various schemes such as DWCRA, TRYSEM, and SGSY among them Self-Help Groups (SHGs) programme is mainly meant for the rural poor who are living below the poverty line or under vicious circle of poverty, and marginalized women. Its main aim is to alleviate poverty among the poor. Micro-credit is an important tool in this endeavour which leads to peaceful development. Micro Finance helps the poor people meet their needs for easy credits and financial services. To lighten the problem of unemployment, role of women should not only be restricted to generate employment for the particular women, but also to provide employment opportunities to others. They have to undertake entrepreneurial activities so that

they can create additional wealth to solve problem of unemployment and poverty. Entrepreneurship development among women, particularly among rural women will strengthen the rural and national economy.

Self-Help Groups (SHGs):

SHG is a tiny group of rural poor, who voluntarily come forward to form a group for the upliftment of socioeconomic status of the members. An SHG generally formed not less than five members (with a maximum 20) of similar economic background and social status. The concept of SHGs in India are novel and new organizational setup for the upliftment of women and their welfare. In India SHG bank linkage programme has been playing tremendous role in providing microfinance services since 1992. Over the past two decades of the Bank's association, India's SHG movement has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor. Today, 67 million Indian women are members of 6 million SHGs. It can be formal (registered) or informal. Member of every SHG's join in the group with the promise to save regularly and build a common fund.

Need of SHGs:

The rural poor women are debilitated due to numerous reasons such as social backwardness, illiteracy, with low motivation and poor economic base. Individually, a poor man is not only weak in socio economic term but also lacks of access to the knowledge and information which are the most important components of today's development process. Empowering rural women has been viewed as the solution to many worldwide problems. Societies that prioritize women's empowerment show better development indices, and are better governed, more stable and less vulnerable to violence. In this regard SHG is the pioneer to bring rural backward women in to same location with common objectives of self reliance.

Importance of SHGs covers the following as under:

- To mobilize the resources of the group members for their undivided economic development and uplifting the standard of living of the poor.
- To create a habit of savings and utilization of local existing resources in the form of utilizing individual skills for group interest.
- To make aware about rights that help in financial empowerment.
- To pick out problems and try to find out solutions for them.
- To act as a mediator for socio-economic development of the households.
- To strengthen linkages with NGOs and other SHG promoting agencies.
- To providing helping hand in the recovery of loans.
- To obtain mutual understanding, evolve trust and self-confidence.
- To build up teamwork for collective growth and development.
- To apply as powerful instrument for delivery channel for rural credit.

Review of the Literature:

There are numerous studies made both by Indians and Foreigners to investigate the empowerment of women and other relevant issues. Some of the important studies in this regard are as follows. Nayak (2007) analysed the empowerment of the poor through SHG and micro finance in the Kalahandi district of Odisha. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalahandi district benefited from SHGs and bank linkage programme and suggested strengthening of cooperative sectors. Anitha and Revenkar (2007) study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status. Vinayamoorthy and Pithoda (2007) examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharampur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful.

Self Help Group & Woman:

Sobha (2008) evaluate the problem of self employed women. The study took 400 self-employed women as sample from Coimbatore Municipal Corporation limit to use scaling techniques. The study concluded that the problem faced by the beneficiaries of Prime Minister's Rozgar Yojana is less severe than non-beneficiaries. Murugan and Begum (2008) examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study reveals that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. The study concluded that entrepreneurs with ability to plan and run a business to deliver quality products. Vasanthakumari (2008) examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises. Kumararaja (2009) evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loans sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women. Sankaran (2009) analyse the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Concept of Women Empowerment:

Empowerment is a process that gives a person freedom in decision making. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and

practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Women all over the world have been challenging and changing gender inequalities since the beginnings of history.

Objectives of the Study:

Even though the broad objective of the study is to examine the importance of SHGs in promoting women's empowerment, the study has some specific objectives. They are:

1. To examine the demographic factors of the respondents.
2. To analyse the economic benefit obtained by the group member after joining the SHGs.
3. To investigate the social ease acquired by the SHG members.
4. To examine the functioning of SHGs for the mobilization of saving, delivery of credit mechanism, repayment of loan and in building up of opinion of SHG members regarding increase in the power of decision making.

Data Collection and Analysis:

The study was carried out at Morigaon district of Assam. Two inclusive blocks from the district were selected by using a simple random sampling method from Morigaon, Assam; Lahorigaht and Mayong development blocks were selected for the investigation. From the two selected blocks 100 SHGs were selected for the study by using simple random sampling. Investigator tried to contact the entire SHG members however due to some limitations the total number of women members of SHGs contacted from selected districts were 298. Some of the respondents could not be contacted as they were not available at the time of interview. Data were collected with the help of pre-tested semi-structured interview schedule and checklist. Observation, focused group discussion and case study method were also used to support the quantitative data. Analysis of the data was done with the help of different statistical tools like frequency distribution, percentage, mean, standard deviation, weighted mean score, correlation coefficient (r) as well as multiple linear regressions. This study also highlighted the impact of the SHGs on the status of members in the family.

Analysis of result:

Analysis of the result about women empowerment through SHGs in this study is based on two dimensions: analysis of demographic information and analysis of women empowerment. The age of the members, pattern of family system and number of dependents in the households are analysed with demographic information. The cause of joining in SHGs, purpose of loan, repayment of loan, income, savings habit, expenditure and the ability in important decision making are analysed. Classification has been made on the basis of age group of the benefited member.

Socio Economic Characteristics

- It is found that most of the respondents were of middle age group that is 81.81 per cent belonged to the age group of 31 to 46 years.
- The findings of the study revealed that 46.96 per cent respondents had primary education followed by Middle school around 25.75 per cent.

- The obtained results of the showed that 75.45 per cent of the respondents belongs to Hindu religion followed by Muslim that is 24.55 per cent.
- More than half of the respondent's around 52.52 per cent respondents belongs to the large family size followed by medium 36.86 per cent.
- Majority of the respondents 73.73 per cent house hold had possessed Kacha house followed by Pucca house 26.26 per cent.
- The result of the study indicated that the 85.85 per cent respondents were housewives followed by Daily farm labourer 14.14 per cent.
- Present study reveals that 75.25 per cent of the population belongs to agricultural background followed by 11.11 per cent had business as an occupation.
- The highest number of women respondents 56.06 per cent were found in the medium income group (Rs. 25,589 to 43,641) followed by 41.41 per cent in low income group i.e. Rs. upto Rs. 25,588.

Performance of SHGs

- The result of the study indicates that half of the respondents 50 per cent were found to be always actively working for the development of group followed by 39.39 per cent were found casual towards group and only 10.10 per cent respondent were observed that they never perform.
- Majority of the respondents 70.70 per cent were found to be in the category of always and 19.19 percent SHGs members in sometime. Only 10.10 percent were never in terms of organizational discipline of SHGs. As regards the interest of members in group activities the all SHG members shows that almost all women SHG members have interest in group's activity, which in a way reflects their involvement and participation.
- More than half 52.00 percent of the respondents were always performing in all SHGs activities while 40.40 percent were sometime perform. Only 7.07 percent respondent were observed to be never perform SHGs activities in terms of organizational system.
- The result of the study indicates that 42.92 percent respondents were observed to be having sometime performed the SHGs activities where as 41.41percent always perform SHGs work. Only 15.65 percent respondents were observed that they never perform SHGs work in terms of financial management.
- The results of the study indicated that the respondents 45.45 percent were found to be always actively worked for external linkage followed by 36.36 per cent were sometime work. Only 18.18 per cent respondents were observed that they never perform any SHGs activity in terms of external linkage.
- Majority of the respondents i.e. 78.94 percent respondents were observed to be having always performed the SHGs activities and recognized by family member and community where as 24.24 percent sometime perform SHGs work.

Change in personal financial position

- As for its influence on the financial status of these women, in the groups, Majority of the respondents 79.79 percentage interviewees agree that their financial position has changed for the better since they joined the SHG and 18.18 percentages says the situation is the same as ever and only 2.02 percentages say that they cannot say anything.

- Majority of the respondents i.e.64.64 percentage in the groups have reported a positive influence on their share in the family income and 23.23 members state that the situation remained the same; only 12.12 percentage members in these categories respectively say that they cannot say anything.
- Among all the respondents, the 48.98 percentage saying that they get to participate in the family's financial decisions and 38.38percent members of the groups reported that they participate as much as before.

Response by husbands for joining SHGs

- As for the Senior Household Members, the responses are extremely high among them on all four points for both classes of groups in both types of SHGs; most of the spouses have identified collecting savings as the main objective of the group.
- Among all the husbands and Senior Household Members, forty four per cent of the respondents says that they aware about SHGs followed by 33 per cent husbands and Senior Household Members, who mentioned that very few have seen internal lending as an objective.
- Monthly income of majority of sample respondents has increased after joining SHGs.
- Monthly expenditure of the sample respondents has gone up after joining SHGs.
- Savings of sample respondents have gone up after they became members of SHGs.
- Majority of sample respondents opined that their power has increased in taking decisions after joining SHGs either inside or outside their family. Classifications have been made to show the opinion of women SHG members regarding increase in the power of decision making in their respective families and outside. It shows that out of all types of decisions taken for the study to know the opinion of the SHG members regarding the increase in their power in decision making in their family and outside, majority of them have opined that their opinion was considered and they were allowed to take the decisions. The majority of sample respondents opined that their power has increased in purchase and sale of current assets, domestic animals, and ornaments, purchase of home appliances, purchase of clothes and participation in social activities. Further, the majority of the SHG members have opined that their opinion is not taken into consideration in other decisions like purchase and sale of fixed assets, construction and improvements in housing facility, raising and repayment of loans of the family, savings and their investment and children education. These indicate that the members were given much freedom in taking many important decision of their family.

CONCLUSION

The basic premise in an SHG is that women must save, and save as a group. This was in sharp contrast to the earlier State credit strategy that focused on individual men. Experience had shown that men were bad defaulters- hence the switch to lending to women. Since the early 1990s, the Government of India has adopted the strategy of forming women's groups linked to credit as part of development strategy. SHGs are now seen as a means for eradicating poverty and become instrumental in the empowerment of poor rural women. With commitment to Millennium Development Goals (MDGs) to eradicate extreme poverty by 2015, State

governments have also designed schemes that promote the setting up of SHGs and in making credit available to them. In Morigaon too, the main thrust of the women's empowerment program is on setting up SHGs and in making credit facilities available to them so that they can engage in economic activities. The needs of women are therefore not the central concern of micro-credit. By targeting women, it is the institutions, the family, and the economy that benefit from the poor women's own savings and resources. The present study was an attempt to find out the socio-personal, economic, communication pattern and psychological characteristics of SHGs members. In addition to it, this study was also focused to understand the role performance of SHGs and women empowerment. On the basis of the major findings of the study, it was concluded that emergence of women at the grass root level was dominated by educated, middle aged and of reserved categories women with medium economic status. The economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

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