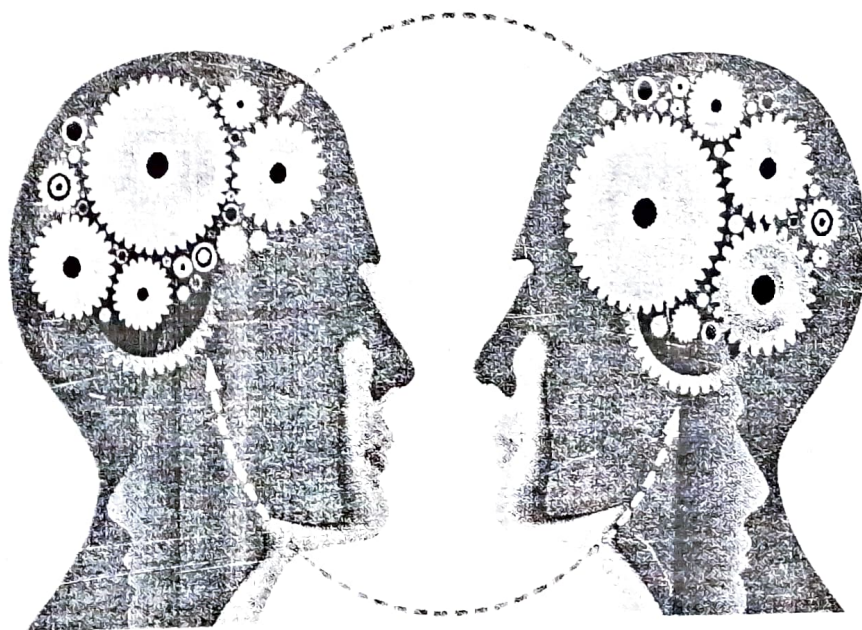


CONTEMPORARY ISSUES ON SOCIAL SCIENCES & HUMANITIES



EDITOR-IN-CHIEF

DR. MANJUN B. RAU

EDITORS

THAGENDRA CHUTIA

DORINDA HANDBOORN

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Editorial

Status of Women

Women form about half of the population of the country, but their situation has been grim. For centuries, they have been deliberately denied opportunities of growth in the name of religion and socio-cultural practices. Before independence, women were prey to many abhorrent customs, traditional rigidities and vices due to which their status in the society touched its nadir and their situation was all round bleak. They were victims of widespread illiteracy, segregation in the dark, forced child marriage, indeterminable widowhood, rigidity of fidelity and opposition to remarriage of widows turning many of them into prostitutes, polygamy, female infanticide, violence and force to follow caste and the complete denial of individuality. Besides, the economic dependence, early tutelage of husbands and in-laws, heavy domestic workload which remained unpaid and unrecognized, absence of career and mobility, non-recognition of their economic contribution, poor work conditions and wages, and monotonous jobs which men generally refused to do was also responsible for their pitiable conditions. In the socio-political plain, women suffered from the denial of freedom even in their homes, repression and unnatural indoctrination, unequal and inferior status, rigid caste hierarchy and untouchability. Consequently, most women were reduced to dumb cattle and had led to inhuman beastly life. Protest movements within the Hindu and like Buddhism, Jainism, Vaishnavism, Veera Shaivism and Sikhism contributed to some improvement in the status of women, particularly in regard to religious activities. However, they continued to regard

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Impact of SHG (Self-Help Group) on Socio-Economic Empowerment of Rural Women: A Case Study in Dhakuakhana Block of Lakhimpur District, Assam

Dullabh Borah

Dept. of Sociology, M. Phil., Research Scholar
Rajiv Gandhi University, Doimukh, Itanagar
Email id:-dullabhbora1991@gmail.com

Abstract

The very existence of SHGs (Self-Help Groups) is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the main stream.

Women are a vital part of the Indian economy, both at the national and the household levels. They make one-third of the national labour force. They play a vital role in the development of family, the community and the nation. Therefore, to accelerate the growth and prosperity of the nation, it is very important to create opportunity for socio-economic development or empowerment of women in rural

areas. Since independence Indian government has been emphasizing on women development policy from initial welfare oriented approach on socio-economic development and empowerment. The ninth plan document envisaged inclusion of an identifiable women component planning programmes to ensure the reach of benefits to women and this plan also emphasis on the participation of people in the planning process and the promotion of self-help groups. The present paper focuses on the empowerment of women of Self-help groups of Dhakuakhana block. Total 150 beneficiaries have been selected randomly from 15 villages of Dhakuakhana block of Lakhimpur district of Assam to collect necessary data.

Keywords: BPL, Development policy, Empowerment, SHG, Women.

Introduction

India is basically a land of villages. The soul of India still lives in its villages, says Mahatma Gandhi. "Gaon Bade to Desh Bade" is the dictum of National Bank for Agriculture and Rural Development (NABARD) which is very true for a country like India whose 70% population resides in 6,38,345 villages and 24 crore poor are engaged in microenterprises. Poverty in India is widespread with the nation estimated to have one third of world's poor. Poverty is a Global phenomenon so the concern for poverty alleviation is also global. International Fund for Agricultural Development (IFAD) has one of its strategic objective in contributing to the goal of rural poverty mitigation is to provide financial and related non-financial services in rural areas the world over. In 1992 NABARD launched a scheme to organize poor people into a group of 10-20 persons and linking that group with the banks. The scheme was broadly a replica of Bangladesh Grameen Bank. Under this scheme poor, preferably the women are

organized in SHGs with the help of Banks, NGOs, Panchayat members and banks financing these SHGs were made eligible for concessional refinance by NABARD. SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in Mid 80's but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The no. of SHGs linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan.

Self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. SHG meaning is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self-help groups and their capacity building, planning of activity cluster, infrastructure build up, technology, credit and marketing. It refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively

perform common purposes. SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, and economic support to each other. The 9th five year plan of the government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment.

This paper attempts to describe the impact of SHGs on socio-economic empowerment of rural women.

Importance of the study

Women are the vital part of the Indian economy, both at the national and household levels. They make one-third of the national labour force. Women constitute half of the total population in every society. They have been playing significant roles both on the social

and economic fronts. Women play multiple roles as wives, sisters, daughters and mothers. Therefore women's welfare accessibility to development and participation in decision making process are imperative in the context of their multiple roles in society. Women empowerment is a global issue which has gained momentum in recent decades. In India besides ratification of International conventions, there are provisions in the constitution and several legislative Acts have been passed to ensure women empowerment.

Women as an Independent-target group account for 495.74 million and represent 48.3% of the population of India, as per the 2001 census. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long term development it is necessary to facilitate their empowerment. In many developing countries, including India, women have much less access to education, jobs, income and power than men. The empowerment can be understood as a process of enabling women to acquire and possess "power resource" in order to make decisions or resist the decisions that are made by others which affect women. Hence the process of gaining greater control over the source of power is considered as empowerment. Thus, the key elements in the process of empowerment are 'enabling' and 'providing power' and they and complement reinforce each other. The process of empowering also refers to the act of challenging the existing inequality, power relation and more control over resources by women. Many strategies and programs have been designed and implemented for the empowerment of women, which include the efforts by the Government and the NGO Agencies particularly improving the accessibility of credit. The societal status of women is reliable indicator of the economic development of

society. On this basis empowering women becomes inevitable and it is evident through entrepreneurial development in the economy. But they are unaware of their prudential role in the society as well as the Quantum of potential they possess. Women especially poor and belonging to weaker sections of the society have limited access to resources and employment opportunities that would make them financially independent. Even the money earned by them from hard physical labour is not controlled and managed by them.

Credit is one of the most crucial inputs in the process of development. Development has economic, social and political dimensions and is incomplete without developing the women who constitute about 50 per cent of population. The subordinate position of the women is perfection and reinforced by their limited access to control over resources. Women have comparatively less control over such resources than men. Women thus get doubly marginalized by the virtue of being poor and being women.

Employment gives economic status to women. Economic status increases social status and thereby empowerment. By keeping this view all the governments try to improve the status of women in all possible ways. SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. The growth of Self-Help Groups (SHGs) is evidence of the fact that women are coming out of their shells, shunning their secondary citizen status and are using their potentialities and talents for individual and societal benefits. Earlier SHGs were formed by the less educated womenfolk, but today even educated women are coming forward to form SHGs because of its various obvious benefits. In this context though the SHGs are improving the socio-economic status of

women, a specific study is needed for every region because of its unique economic and cultural environment. Therefore, it should study about the Impact of SHG in socio-economic empowerment of rural women.

Objectives of the study

Following are the main objectives followed in this study:-

- 1) To study the socio-economic background of the respondent.
- 2) To examine the Pre-SHG and Post-SHG status of SHG members.
- 3) To study the impact of SHGs on the respondents.
- 4) To study the problems faced by the SHG members in the study area.

Methodology

The study is based on primary data also depend on secondary data i.e. books, journals, Magazines, Newspapers etc. This case study has been conducted in the Dhakuakhana block of Lakhimpur District, Assam to fulfil the objectives. For primary information 15 villages were selected randomly. After selection of the villages at list 10 women self-help group members were selected of each village and total 150 women respondents selected for sample survey. The respondents have been selected randomly by using random sampling method from each village. Thus a total of 150 women self-help group respondents have been sampled with the help of interview schedule. For analysing the data, tools, like percentages, simple average, have been used.

Socio-Economic Background of respondents

The socio-economic features of the respondents were analysed in following tables;

Table-1

Distribution of the respondents based on their Age group

Sl. No	Age group	Frequency (No.)	Percentage (%)
1	Young age (18 to 30 years)	51	34
2	Middle age (31 to 50 years)	69	46
3	Old age (above 50 years)	30	20
4	Total	150	100

Table-2

Distribution of the respondents based on their Educational status

Sl. No	Educational status	Frequency (No.)	Percentage (%)
1	Illiterate	34	22.67
2	Below HSLC	39	26.00
3	HSLC	51	34.00
4	H.S	14	9.33
5	Graduate & above	12	8.00
6	Total	150	100

Table-3

Distribution of the respondents based on their Marital status

Sl. No	Marital status	Frequency	Percentage (%)
1	Unmarried	9	6
2	Married	81	54
3	Widow	9	6
4	Separated	51	34
5	Total	150	100

education level of the respondents showed that 22.67% of them were illiterate, 26.00% had received below HSLC education, 34.00% of the respondents had education up to HSLC, 9.33% received H.S education, and 8.00 per cent of them received graduate and above level of education. The marital status of respondents indicated that majority i.e. 54% of the respondents were married, 34 per cent were separated, 6.00% of the respondents were unmarried and 6.00 per cent were reported as widows. On the other hand 54% of the respondents had nuclear family while 46% per cent had belonged to joint family. More than half of the respondent's families were land less 20% and remaining 26% were marginal farmers who have occupied one hecter of land to cultivate and 54% were small farmer they occupied of land one to two hectors respectively. Economic position of the family of the respondents indicated that 20 per cent of them belonged to high income category, followed by respondents belonging to medium income category 46%, and only 34 per cent of them belonged to low income category. In social participation of the respondents only 12% belongs to high social participation while 54 per cent of respondents belonged to the medium and 34% low social participation category. Mass media participation of 12% per cent of respondents was low, followed by 34% per cent of the respondents belonging to medium mass media participation category and 54% had high mass media participation. It has been also observed from the study that 8.00% of the respondents had received one training, followed by 32% per cent who received two trainings, 54 per cent received three and above trainings and remaining only 6.00 per cent did not receive any training on income generating activities.

Income status of the respondents in Pre-SHG and Post-SHG stage

The SHG members involved in activities which yield income to them. The income of the respondents in pre-SHG and post-SHG stage is analyses in table-11 as follows-

Table-11

Income status of the respondents in pre-SHG and post-SHG stage

Sl. No	Monthly income	Pre-SHG		Post-SHG	
		frequency	Percentage %	frequency	Percentage %
1	No. income	12	8	Nil	
2	Up to 1000	48	32	48	32
3	1001-1500	51	34	81	54
4	1501-2000	39	26	12	8
5	Above 2000	Nil		96	
6	Total	150	100	150	100

Source: Field survey

It is inferred from the above table-11 that before joining SHG 8 percent of the respondents were no income and none of the respondent had income more than 2000/-. But after joining SHG there is no respondent without any income and 6 percent of the respondents crossed their income level above 2000/-. 81 of the respondents out of 150 representing 54 percent have monthly income of 1001-1500 after joining the group.

Social impact of SHG activities on the respondents

Efforts were made to assess the social impact of the respondents during the Pre-SHG and Post-SHG stage and the data relating in this regard is presented in Table as bellow:

Table-12

Social impact of the respondents

Social impact	Pre-SHG	Post-SHG
Equally participated with husband in family decisions	39(26)	11(7.33)
Active participation in social services	48(32)	13(8.66)
Gained Self dependence	34(22.66)	40(26.66)
Improved inter-personal relationships	3(2)	10(6.66)
Awareness regarding new Govt. schemes	12(8)	34(22.66)
Better standard of living	8(5.33)	30(20)
Well Socially recognition	6(4)	12(8)

Note-() shows the percentage.

Source: Field Survey.

On the issue of recognition, respondents stated that after joining the group many people have come to know about them and their activity and show more interest in interacting with them. Among 150 respondent 7.33 percent of the women respondents felt that they were equally take important decisions and issues connecting with their family with their husbands. After joining the group study disclosed that 8.66 percent participation of the women respondents in social services like raising funds for girl's marriage, settling family disputes, encouraging people to send their children to schools etc. have increased. After joining the groups, 26.66 percent and 6.66 percent of the respondents were felt self dependent and improved their inter-personal relationship. The respondents were more aware of the new developmental schemes introduced by the government. A huge number respondent i.e. 22.662 percent had opined that they were aware about the various developmental programmes such as the LIC scheme for the poor.

NREGA etc. Their standard of living had also increased from 5.33 percent to 20.00 percent after joining the group. They were now improved their houses, sanitation conditions etc. and better access to medical facilities after joining the group.

Economic impact of SHG activities on the respondents

An effort was also made to access the economic impact of the respondents presented and analysed in Table- 13 as under:

Table-13

Economic impact of the respondents

Economic impact	Pre-SHG	Post-SHG
Economically independent	37(24.66)	40(26.66)
Minimized family dependence to money lenders	23(15.33)	15(10)
Improved the food consumption pattern	9(6)	11(7.33)
Increased savings	13(8.66)	9(6.24)
Minimized family indebtedness	13(8.66)	20(13.33)
Better access control of financial resources & household	40(26.67)	43(28.67)

Note-() shows the percentage.

Source: Field Survey.

It has been observed from the above Table -13 that 26.66 percent of the respondents were economically independent after joining the group which was only 37 percent before joining the group. Family dependence on money lenders was also reduced from 15.33 percent to 10 percent after joining the group. After joining the group the number of respondents had also increased their savings from 8.66 percent to 24 percent. Economic independence from the family members, relatives etc. was also found to be encouraging as 26.66 percent of

the respondents were feeling economically independent. The results of the study indicate that 28.67 percent of the respondents were better control of their financial resources and households and with this financial control they were improved their food consumption pattern also.

Problem faced by the respondents in functioning of the SHGs

An effort was also made to identify the types of problems that were faced by the respondents in the study area. We observed and study the respondent and found that they facing various kind of problems in functioning the SHG. Which are mentioned bellow:-

1. Lack of training programmes,
2. Improper utilization of funds,
3. Improper accounts keeping,
4. Formulation of group,
5. Inequality in issuing loans,
6. Repayment of loan,
7. Excessive stress and tension in women,
8. Lack of guidance and support from supporting agency,
9. Misunderstanding among group members,
10. Pressure from the family to go for loan,
11. Poor output from the group activity,
12. Marketing problem,
13. High rate of interest,
14. Non cooperation of banks,
15. Too many formalities and
16. Lack of support from family members.

Suggestions

Based on the present study the following suggestions have been made for future line of work.

- ❖ Special training programme should be provided regarding the proper accounts keeping and accounting experts should be invited as a resource person so that the beneficiaries can enhance their accounting knowledge and maintain their cash book and other necessary books of accounts accurately.
- ❖ For better functioning of the groups women should be properly educated and periodical training at regular intervals may be made and also a study on the respective field may be conducted to outcome the findings.
- ❖ The study was conducted in only one block of Lakhimpur district of Assam with reference to impact of SHG on socio-economic empowerment of rural women, it is necessary to have studies in other areas also in order to generalize the findings.

Conclusion

Over and above these studies we come to conclude that the formation of SHG made women to come out of four wall of house. She has realized her importance in the world. SHG is boon to women folk. Finance is an element which everyone needs. Regular and immediate finance can play an important role for development of socio-economic conditions of the people particularly the rural poor or the rural women. From the analysis of data it can be concluded that numbers of members have started savings only after joining the groups while majority of the members have no savings in the pre-SHG era. After joining the groups most of the members solved their problems alone. The researcher present this study with the fervent hope that this will draw the attention of the authorities, departments and organizations concerned with micro finance and the SHGs on the various issues in respect of the development of women empowerment.

The researcher humbly states that this study is not a fascinating one to strengthen the academic value. The study helps the women towards their socio-economic empowerment in any way.

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