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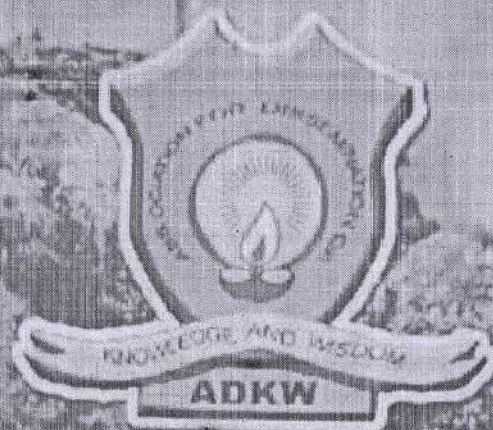
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Role of Self-Help Groups in Economic Empowerment of Women with special reference to Majuli District of Assam

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The Abstract

The investigation was carried out during 2020- 21 in Majuli district of Assam to examine the role of SHGs on enhancing economic empowerment of women of the study area. All total 120 respondents (samples) are selected randomly from the universe for the study. The personal profile of the respondents reveals that the majority belongs to the age group of 30 – 42 years and have educational qualification of up to 10 standard level and most of the respondents are married. The study also revealed that the level of income of the respondents is increased after joining the Self Help Groups and most of the SHGs respondents are highly satisfied with the activities of SHG in the study area. The study also pointed out that SHGs are playing a very note-worthy role in the rural development of Majuli district. The conclusion of this paper is that Self Help Group is an important instrument which helps the rural women to accumulate power for their self-supportive life.

Key words: Economic empowerment, Rural women, Socio-economic condition, Satisfaction level

1.0 Introduction

The majority of the poor are living in the rural India and women are main component. The planning commission has focused on women empowerment issues in the 9th and 10th plans. The Government has introduced Self Help Group programme as an innovative and dynamic anti-poverty programme. National Bank for Agriculture and Rural Development (NABARD) is the main initiator of Self Help Group movement in 1986-87 in India. The Self Help Group movement has been initiated in India, with a view to facilitate poor rural women to avail Bank credit. It is a pilot project for micro credit by linking SHGs with banks which has been launched by NABARD. Reserve Bank of India directed the commercial banks to actively participate in

this linkage programme. However the SHG movement was initially started as micro-finance institution movement has now taken the form of women empowerment paradigm as a group approach has now taken the form of women empowerment paradigm as a group approach to eradicate rural poverty in India. Boro (2015) in his study opined that Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important tool improving the life of women on various social components. The basic objective of SHG is that 'It acts as the form for members to provide space and support to each other.' SHG comprise of very poor people who do not have access the formal financial institutions. It enables its member to learn to co-operate and work in a group environment.

The Self Help Group is an informal organization of 10-20 persons from the homogeneous proper section of the society. It is controlled and managed by the members. The regular saving contribution to crops fund is the eligibility to join in the SHG. According to Mittal (1995), SHG has its own set of rules and regulation. However, over 90 percent of these groups have only women members. The SHG promotes small savings are kept with a bank. This common fund is in the name of the SHG.

In fact Assam is a flood affected area where people cannot depend purely on agriculture all through the year. Moreover Assam is based on its agro-economic climate conditions. Thus non-farm activities like handicrafts, rope making, embroidery, catering services, repair shops, cattle farming, fisheries etc., give immense scope for women to earn their livelihood when they have income through agricultural activities. The Government of Assam encourages the SHGs activities and making of their products. It is noteworthy to be mentioned here that SHGs are a viable alternative to achieve the objectives of rural development. SHG plays a pivotal role in social transformation and social economic betterment of rural women. Selvaraj (2005) pointed out that the SHG women has a major role to play in decision making and the middle age group women are highly empowered in comparison with other age group members.

Majuli, a newly declared District of Assam is the largest river island in the world. The riverine area of 92,460 kms has been considered to be the worst flood-affected area since 1991. Floods cause irreparable damage to standing crops, roads, houses properties, in addition to innumerable cattle-lives, and wild animals, on the other hand, floods have rendered several thousands of people shelter less and bankrupt. In such circumstances, the SHGs are playing a

very note-worthy role in the rural development of Majuli. Although a numbers of studies on SHGs were conducted in different districts of Assam till now. But it is found that a details study on SHGs on women empowerment is not done in Majuli district. Therefore it is essential to study the role of SHG's for the economic empowerment of women with special reference to Majuli district of Assam.

2.0 Objectives

- i) To study the profile of the respondents
- ii) To assess the role of SHGs in economic empowerment of women
- iii) To find the level of satisfaction with SHGs activities

3.0 Hypothesis

The hypothesis of the study is that there is a possibility for economic empowerment of women through SHGs.

4.0 Methodology

The study is analytical and descriptive in nature. The universe of the study includes all the beneficiaries of SHGs in the mentioned development block. The present study is based on primary and secondary data. The primary data is collected through pre-test questionnaires to the selected respondents. Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other agencies.

There are 2 blocks, namely Majuli Development Block and Ujani Majuli Deveopment Block in Majuli district. Both blocks were purposively selected because a numbers of women of the blocks involved in SHGs' activities. Besides, the investigator has personal acquaintance and easy accessibility to the respondents of the area. Further, 60 SHGs are randomly selected and from each SHG, 2 female members interviewed for the year of 2018-19. Thus a total number of 120 SHG members are taken randomly from the block for the study.

5.0 Results and Discussion

5.1 Personal Profile of the Respondents

In this part the personal profile of the SHG members are analyzed. For analyzing the

personal profile, five variables were used. They were: - The age of SHG members, Education, Marital Status, Caste-wise classification, size of Family and Occupation-wise classification of the respondents. The age-wise classification of the members are shown in table-1.

Table-1: Distribution of the Respondents according to Age

Age	No. of Respondents	Percentage
18 – 30 Years	7	5.83
30 – 42 Years	70	58.34
42 – 54 years	37	30.83
Above 54 Years	6	5.00
Total	N = 120	100.00

Age is an important factor which determines the efficiency of an individual. The analysis of the age wise classification of the respondents reveals that most of the members of the SHG belonged to the age group of 30 – 42 years.

Education leads to knowledge and self-confidence. Entrepreneurship is also determined by the education. Education plays a vital role in decision making. The above table reveals that the majority of the respondents (62.50 percent) had the educational qualification of up to 10th Standard level and then followed by 10 + 2 Standard level in the study area.

Table-2: Distribution of the Respondents according to Education

Education Level	No. of Respondents	Percentage
Illiterate	2	1.67
Up to 10 th Standard	75	62.50
10 + 2 Standard	38	31.67
Graduates	5	4.16
Total	N = 120	100.00

Table-3 shows that majority of respondents (85%) were married, while only 4 percent were unmarried and 10 percent were widowed in the study area.

Table-3: Distribution of the Respondents according to Marital Status

Marital status	No. of Respondents	Percentage
Married	102	85.00
Unmarried	6	5.00

Widowed	12	10.00
Total	N = 100	100.00

Distribution of the respondents according to caste is shown in Table-4. It is observed that majority 31.66 percent were General category, while 29.17 percent were Other backward class in the study area. It needs to be mentioned here that the participation rate for scheduled caste was low in comparison to other categories, though the area is tribal belt area. It was because that the tribal women prefer to do hard labour instead of involving in this scheme.

Table-4: Distribution of the Respondents according to Caste

Caste	No. of Respondents	Percentage
S.T	20	16.67
S.C	27	22.50
OBC	35	29.17
General	38	31.66
Total	N = 120	100.00

As shown in the Table-5, the majority of the respondents i.e., 54.17 percent in the study area had 6 or more than 6 family members and followed by 5 family members and up to 4 family members. Majority of the study were over burden by having more numbers of members in the family.

Table-5: Distribution of the Respondents according to the Size of Family

No. of members	No. of Respondents	Percentage
Up to 4	18	15.00
5	37	30.83
6 and above	65	54.17
Total	N = 120	100.00

Occupation wise classification of the respondents is shown in Table-6. The table reveals on the basis of occupational status of the respondents that the most of the members were either unemployed or self-employed in non formal sector. People employed in formal sector were nil.

Table-6: Distribution of the Respondents according to the Occupation

Occupation	No. of Respondents	Percentage
Self-employed	72	60.00

Employed (Non formal sector)	25	20.83
Employed (Formal sector)	0	0
Unemployed	23	19.17
Total	N = 120	100.00

The personal profile of the respondents revealed that majority belongs to the age group of 30 – 42 years and majority have educational qualification of up to 10 standard and most of the respondents were married and major portion of the respondents were S.C and S.T of the study area. Majority of the respondents had joint family or large size family members.

5.2 Economic Empowerment of Women through SHGs

Poverty and unemployment are the major problems of any least developed or developing country, to which India is not exception. At the end of 9th five year plan, various schemes were implemented to reduce poverty and to promote gainful employment. But the more attractive scheme with less effort is of Self Help Groups (SHGs). They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift. SHG is medium for promoting the habit of saving among the women and to enhance the quality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Table-7 depicts the income of the SHG members before and after joining the SHGs.

Table 7: Monthly Income of the members before and after joining SHGs

Monthly income	Before Joining SHG		After Joining SHG	
	No. respondents	Percentage	No. respondents	Percentage
Less than 1000	62	51.67	7	5.84
1000 – 1500	36	30.00	10	8.33
1500 – 2500	20	16.66	73	60.83
2500 and above	2	1.67	30	25.00
Total	N = 120	100.00	N = 120	100.00

It is observed from the above table that the level of income of the respondents of the Self Help Groups increased from 16.66 percent to 60.83 percent and 1.67 percent to 25 percent for the income groups 1500 – 2500 and 2500 & above respectively. Whereas for the income groups

viz., less than 1000 and 1000 – 1500, the level of respondents was decreased from 51.67 percent to 5.84 percent and 30 percent to 8.33 percent respectively. Brahma (2015) in his study stated that income of the SHG members is increased after joining the SHG and the majority of the women members of SHG have utilized the income generated either for investing or improving the educational and health requirements which will definitely account in qualitative improvement of human resources.

Table-8: Level of Satisfaction with SHGs activities

Benefit Level	No. of Respondents	Percentage
Highly satisfied	106	88.34
Moderate satisfied	10	8.33
Neither satisfied nor dissatisfied	4	3.33
Not at all satisfied	0	0
Total	N = 120	100.00

Table-8 shows the level of satisfaction of the respondents of SHGs. From the table it is evident that 88.34 percent of the respondents were highly satisfied, 8.33 percent respondents were in moderate satisfaction level and only 3.33 percent respondents were neither satisfied nor dissatisfied. It is noteworthy to be mentioned here that there were no respondents in the particular study who are not at all satisfied with the activities of SHGs.

5.3 Recommendations/ Suggestions

- i) The study revealed that higher education among the women is very less. Hence, effective schemes should be taken to make the people aware about the benefit of higher education of the women for the society.
- ii) Most of the members are lack of proper training and therefore they have not sufficient knowledge about the movement of SHGs. It should provide proper training to the members of the SHGs for their upliftment.
- iii) The financial position plays an important role for SHGs. So credit facilities should be provided along with other financial incentives for their smooth functioning.
- iv) The study also manifested that the number of participation of tribal women is low in comparison to other caste categories. Hence Higher Educational institutions, Gaon

Panchayats, NOGs etc should come forward to hold awareness camp for the tribal women for involving in SHGs; and the Government should arrange special incentives to tribal women to attract them to this particular scheme.

6. Conclusion

From the above analysis and discussion, it can be concluded that empowerment of women has emerged as an important issue in our country. In India, nearly half of the population consists of women and their work participation rate is less than half of men. The role of women in the development of nation is very important nowadays. So women should be respected both in the society as well as in the family. To increase the status of women, they must be empowered economically. Income of the SHG members before Joining SHG and after Joining SHG were analyzed and found that majority of the respondents after Joining SHG are higher than the income before Joining SHG in the study area. Further the hypothesis of the study has been established that there is a possibility for empowering women economically through SHGs.

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