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RESEARCH ARTICLE

IMPACT OF SHGS ON ECONOMIC EMPOWERMENT OF RURAL WOMEN OF JORHT DISTRICT OF ASSAM THROUGH SELF HELP GROUP

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Abstract

The self-help group (SHG) approach is a crucial tool to eliminate poverty and improve the status of women entrepreneurship and financial support for the better means of living. The present study is a descriptive study of the SHGs. A sample of 60 SHGs consisting of 300 members have been taken to study the various aspects of the SHGs. A multistage purposive cum simple random sampling method was adopted. 54.66 per cent of the respondents belonged to middle aged group followed by 50.33 per cent having land in between 1.0 acre-4 acres, educated upto HSLC (40.33%). Small scale business like selling agrobased items was the major occupation (47 per cent) of the members of SHGs. Majority (82.00 %) of the SHGs members belonged to nuclear family followed by semi pucca (41.00 per cent), and small family (79.33 per cent). 64.09 per cent of members belonged to only one social organization, 68.67% respondents were encouraged to take loans from SHGs / Govt. fund and 70.00 per cent members were increased their asset value. The major finding of the study reported that level of income of women has increased very much after joining the group and has positive relation between income and savings of women group members in the study area.

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Introduction:-

SHGs have now evolved as a movement. It is reported that the SHGs have a role in hastening country's economic development. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development increasing. They also play an important role in elevating the economic status of their families. This has led to a boost in the process of women empowerment. Women empowerment is a universal issue. Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. According to Chakravarti (1975) the work done by the women in home and in the farm contributes as much as half the economic development of the country. Women economic activities are on the decline were concentrated among the poor and rural women who are in need of job opportunities (Kabeer, 2016). A SHG characteristically comprises a group of micro entrepreneurs having uniform

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and common economic backgrounds, all willingly coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help (Manisha, 2016). They pool their assets to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. This paper attempts to analyze the impact of the Self-help groups on the rural women income and savings before and after joining the groups in providing economic empowerment to rural women in Assam

Objectives of the study:-

The main objectives of the present study are as follows:

1. To find out the background characteristics of members of SHGs of Jorhat district
2. To study the impact of SHGs on economic empowerment of SHG members

Materials and Methods:-

The selection of representative samples for the present study, a multistage purposive cum simple random sampling method was adopted. Five members from sixty SHGs of three gaon panchayats of Jorhat district, who were functioning for minimum five to ten years in successful manner, were selected by using simple random sampling method giving a total of three hundred (300) members as respondents for collection of information for the present study. The primary data were collected through a prepared personal interview schedule. Percentage analysis were used for the analysis.

Result and Discussion:-

Age

Distribution of respondents according to their age is presented in Table 1. It showed that 54.60 per cent of the members belonged to the middle aged group of 36-55 years followed by 41.33 per cent younger age group of 20-35 years and 4.99 per cent older age group of above 55 years. It can understand that in the study area the Self Help Groups attract more of the women from the age group of 36-55 when compared to the other age groups.

Land holding

Land is one of the most important physical factors for generating income for rural families. Moreover, the size of land holding shows the background of the socio-economic status of an individual in a society.

The data given in Table 1 indicates that 50.33 per cent of members of SHGs were holding 1.0 acre-4 acres of land, followed by less than 1.0 acre of land (35.33 per cent) and above 4.0 acres of land possessed by 14.34 per cent of the respondents. It can be concluded that due to inadequate land members are unable to generate additional income for smooth management of their respective houses.

Caste

The caste system is still prevailing in India and many a times it remains as a barrier of developmental works. It was introduced in ancient India on the basis of occupation. Now due to the increase in educational level, the attitude of the people towards a particular caste system has changed. At present, people of a particular caste or community no longer stick to a particular trade. Even though the caste behaviour can be moulded with the help of education, exposure and multimedia development, it plays its own role relating to empowerment of SHG members. Table 1 shows that 47.75 per cent of the members of SHGs were belonged to general category, followed by 38.25 per cent of belonged to MOBC/OBC and 14.00 per cent were under ST/SC categories, respectively.

Table 1:- Distribution of SHGs members according to their socio-economic characteristics N=300.

Sl. No	Component	Frequency (F)	Percentage (%)
1	Age		
	Young (20-35 years)	124	41.33
	Middle (36-55 years)	164	54.66
	Old (above 55 years)	12	4.00
2	Land holding		
	Below 1.0 acre	106	35.33
	1.0-4.0 acres	151	50.33
	Above 4.0 acres	43	14.34

3	Caste		
	ST/SC	42	14.00
	MOBC/OBC	115	38.25
	General categories	143	47.75
4	Education level		
	Illiterate	4	1.33
	Primary	90	30.00
	10 HSLC passed	121	40.33
	High secondary	54	18.00
	Graduate	31	10.33
5	Main occupation		
	Daily wage earner	24	8.00
	Agricultural labour	111	37.00
	Independent profession	141	47.00
	Service	24	8.00
6	Type of family		
	Nuclear family	246	82.00
	Joint family	39	13.00
	Extended family	15	5.00
7	Type of house		
	Katcha	114	38.00
	Pucca	63	21.00
	Semi pucca	123	41.00
8	Family size		
	Small family	238	79.33
	Medium family	42	14.00
	Large family	20	6.66
9	Material possession*		
	Tractor	20	6.66
	Desi plough	259	86.33
	Sanitary latrine	265	88.33
	Filter	34	11.33
	Bike	163	54.33
	Pressure cooker	32	10.70
	Gas stove	241	80.33
	Wooden furniture	273	90.33
	Fan	251	83.70
	T.V	209	69.70
	Radio/ Etc	35	11.66
10	Social participation		
	No membership	55	18.33
	Member of one organization	192	64.09
	Member of more than one organization	53	17.58

Educational level

Education is considered an effective tool to empower women. Because it has the capability to increase mental strength and knowledge and it develops the personality of human being. The data presented in Table 1 reveals that 40.33 per cent of members of SHGs were educated upto HSLC followed by primary school (30.00 per cent), higher secondary (18.00 per cent) and graduate (10.33 per cent) . A very negligible 1.33 per cent of rural women were illiterate. It may be due to the fact that now a day's people are aware of the importance of formal education. This finding is supported by Thakur (2009) and Deka (2014). It can be assumed that rural women of SHGs have the ability to comprehend and use technical information easily.

Main Occupation

The meaning of main occupation is that which generates major income. Usually the level of standard of living and expenditure on farm as well as home depend on the total income of the family, which is also reflected through their profession. It is apparent from the Table 1 that, the majority of the members of SHGs were engaged in independent profession (eg. weaving, embroidery, preparation of breakfast cereals etc.)

which was considered as their major occupation (47.00 per cent) followed by agricultural labour in special reference to livestock production (37.00 per cent). Further, it reveals that 8.00 percent rural women were engaged as daily wage earners and service respectively.

Family type

The distribution of members according to their family type is presented in Table 1 It is seen that majority (82.00 per cent) of the SHGs members belonged to nuclear family followed by joint (13.00 per cent). Negligible percentages (5.00 per cent) of the rural women were belonged to extended family.

This changing situation is due to the disintegration of the present family system in the rural areas. These findings are in accordance with the findings of Devi (2000), Boruah (2009) and Phukan (2011).

Type of house

Table 1 says that 41.00 per cent of members of SHGs had semi pucca house, followed by katcha (38.00 per cent) and pucca type of house (21.00 per cent).

Family size

Family size refers to the total number of persons having relations with each other within the family. Table 1 reveals that majority of members 79.00 per cent belonged to small family size followed by medium family (14.00 per cent) and large family (7.00 per cent), respectively.

It might be due to motivation of rural women towards small family, which is a great hindrance for attending the meeting.

Because women have to perform majority of their time in both farm and household activities. Rural women might not get adequate time for attending other social activities. This finding is appropriate to the finding of Mohanty *et al.* (2013) who observed that majority of SHGs women smaller size family.

Materials possession

As showed in the Table 1, 90.33 per cent women possessed wooden furniture. More than 88.33 per cent women possessed sanitary latrine then 86.33 per cent rural women possessed desi plough 83.70 per cent fan women possessed 80.33 per cent women possessed gas stove 69.70 per cent rural women had T.V followed by motor bike (54.33 per cent) in their respective houses.

Very negligible percentages of rural women possessed radio (11.66 per cent), women possessed filter (11.63 per cent), women possessed pressure cooker (10.70 per cent) and 6.66 percent women possessed tractor in their house

Social participation

Table 1 show that majority 64.00 per cent of members of SHGs were not belonged to other village organizations such as farm advisory, religious group etc.

Only 18.00 per cent rural women were belonged to one organization followed by membership of more than one organization. It is clear from the above data that rural women did not feel to join in other groups. Because more opportunities were received by rural women from joining in SHGs only.

Socio economic status

The findings presented in Fig. 1 shows that the majority of respondents 68.00 per cent were belonged to medium level of socio-economic status followed by 25.00 percent low and 7.00 per cent respondents are belonged to high socioeconomic status level.

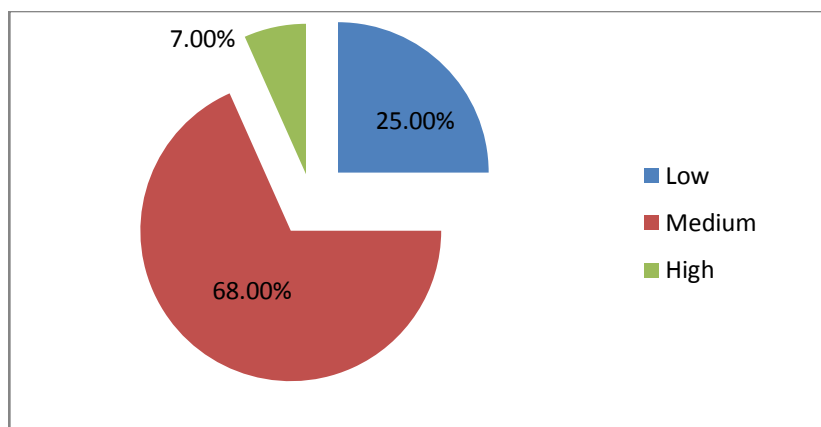


Fig. 1:- Distribution of SHGs members according to their socio economic status.

It can be concluded that most of the members of SHGs might be economically weak due to lack of adequate size of land, medium educational level, less number of family members, inadequate income and poor access to communication media. Further they were unable to increase their household assets due to insufficient cash income. This finding is commensurate with the finding of Mehta *et al.* (2017).

Economic empowerment of rural women

Change in the saving pattern

Table 2 presents the changes that occurred in the saving pattern of the members of SHG. It is found that 60.7 per cent and 32.6 per cent members who are now after joining into SHGs saving there money in Banks and SHG pass book, were 12.7 per cent respondents are having cash in hand and 7.33 per cent of the members provided credit to relatives. It can be concluded that joining SHG is having a good impact on members, in their ability to save their earned money.

Table 2:- Distribution of SHG members according to their place of saving.

Saving pattern	Frequency (F)	Percentage (%)
Bank	182	60.7
SHG pass book	98	32.6
Cash in hand	38	12.7
Credit to relatives	22	7.33

Change in monthly saving pattern

It is revealed from Table 3, the changes that occurred in the cumulative saving pattern of the SHG members before and after joining SHG per month. It is found that 31.33 per cent 27.00 per cent respondents, who were currently saving in between Rs.501-1000 and Rs. 1001-1500 per month, who were earlier saving less amount before joining in the SHG. It is also revealed that there has been a decrease of 24.00 per cent respondents, who were earlier not saving above Rs. 500 per month. Further, it showed that 12.67 per cent respondents increased their monthly saving i.e. above Rs.2000, who were not saved these amount earlier. It can be concluded that SHG is having a good impact on the saving of the SHGs members.

Table 3:- Frequency and percentage of members according to the amount of monthly savings before and after joining SHG.

Sl. No	Monthly saving (Rs)	Before joining SHG	After joining SHG		
		Frequency (F)	Percentage %	Frequency (F)	
1	Less than 500	105	35.00	33	11.00
2	501 -1000	85	28.33	94	31.33
3	1001 -1500	70	23.33	81	27.00

4	1501 -2000	40	13.34	54	18.00
5	Above 2000	-	-	38	12.67
	Total	300	100	300	100

Amount of Loan availed

Table 4 revealed that 86.66 per cent members were not encouraged to take loans from any sources before joining SHGs while after joining SHGs it was found to decrease to 68.67 for taking loan. The respondents who had taken loan between zero and Rs. 5000, Rs. 5000-10000, Rs.35000-50000 and more than 50000 before joining SHGs, while after joining SHGs there has been an increase after joining SHGs. It is interesting to note that after joining SHGs the respondents did not increase to take more than Rs. 50,000 of loan. It might be due to excessive burden on them and stress of repayment of loan timely. Hence it can be concluded that the respondents of SHGs were benefitted to take income generating activities for economic upliftment.

Table 4:- Distribution of members according to the amount of loan availed before and after joining SHG.

Particulars	Before - SHG		After - SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
Nil	260	86.66	206	68.67
Less than Rs. 5000	16	5.33	25	8.33
5001-10000	8	2.67	16	5.33
10001-20000	0	0	17	5.67
20001-35000	0	0	24	8.00
35001-50000	8	2.67	8	2.67
More than Rs. 50000	8	2.67	4	1.33

Loans taken from SHG

From Fig. 2, it is seen that 46.00 per cent members did not taken loan till the survey period of the present study from SHG. 29.00 per cent respondents reported that they had taken loan from SHG only one time followed by 10.00 per cent twice, respectively. Further, 5.00 per cent had taken three, four and five times respectively. So it can be concluded that the majority of SHG members have got an opportunities of taking loan from SHGs in order to run their regular personal and start their income generating activities without facing banks formalities.

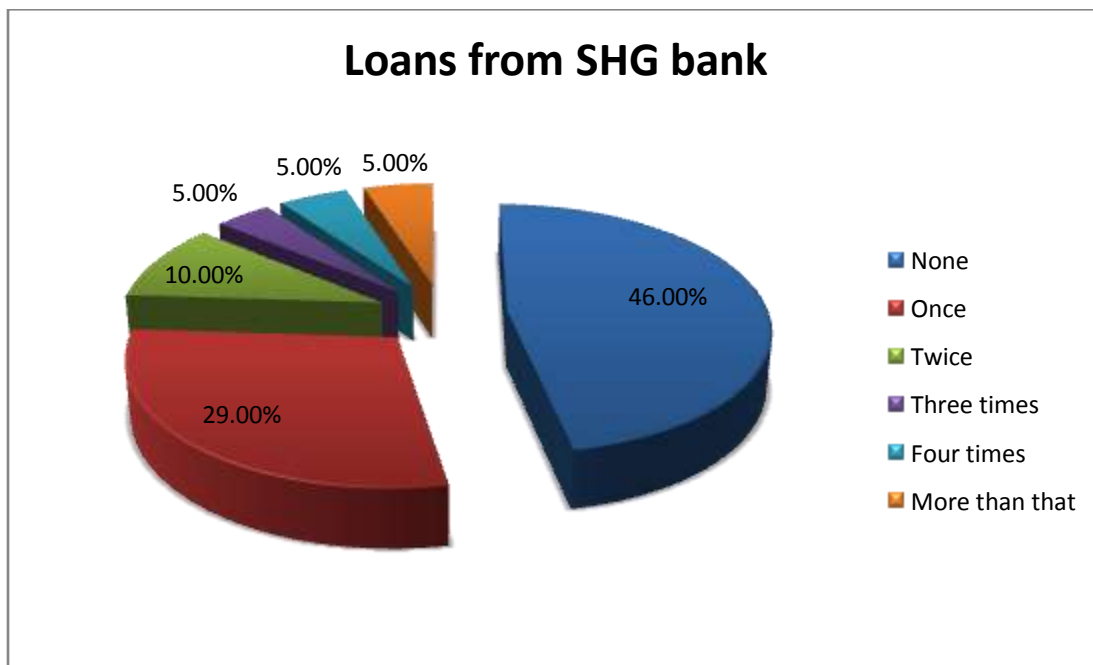


Fig. 2:-Distribution of percentages of members according to loans taken from SHGs
Change in asset value

Fig. 3 depicts the response of the members on the basis of change in their asset value. It showed that 70.00 per cent SHG members have increased their asset value after joining SHGs. 20.00 per cent members did not show any change in their asset value and only 10.00 per cent members have decreased their asset value. Therefore, majority of the sample SHG members are benefited by joining the SHGs.

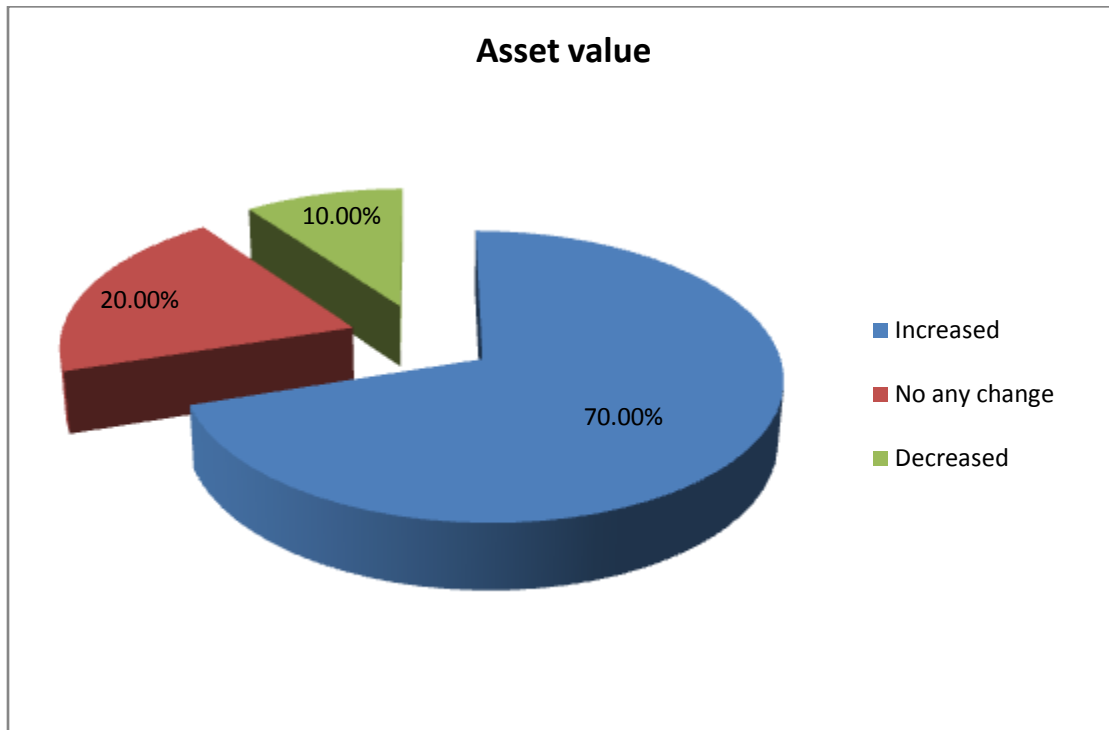


Fig. 3:-Distribution of percentages of the SHGs members according to change in their asset value

Conclusion:-

Self Help has aimed at enhancing profitability for rural people. The low economic growth of this country was perceived to be due to lack of capital resources, especially in rural areas. A vicious cycle of low capital base was perceived to be operating perpetuating a permanent poverty syndrome. Therefore, rural credit policies like micro financing SHGs were designed to provide rural poor with access to adequate capital. Microfinance through SHG has become a ladder for the poor to bring them up. Now women save little amount of their hard earned money in different saving institutions regularly and mutually agree to contribute a common fund. Though this does not fulfill all their needs, yet SHG is having a good impact on their ability to save their money earned by participating in economic activities. This leads women to increase their self confidence for future socio-economic development. It is confirmed that the Self Help Group is a powerful tool to enrich the savings activities and poverty alleviation and women empowerment could be achieved through Self Help Group interventions.

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