

SELF-HELP GROUPS AND RURAL WOMEN'S DEVELOPMENT: A CASE STUDY OF CHARAIDEO DISTRICT OF ASSAM

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Abstract

Self Help Group (SHG), a micro finance institution, is a group of 10-20 like minded member of either sex belonging the same rank and status having certain common problems and necessities. These groups promote savings among member and use the pooled resources to meet the emergent needs of their members, including consumption and income generation etc, without depending external help. They play a crucial role in rural development by supplementing government efforts as they are close to the minds and hearts of the rural people, making the people environmentally aware and sensitive to take part in the development process. The SHG movement is supposed to build economic self reliance of rural poor, overcome misuse of resource and create confidence predominantly among women. The SHGs play the very important role as the "strength of the poor and the voice of the poor". This paper is an attempt to focus on the role of SHGs in rural development, Like-disbursing micro credit to the rural people, empowering the rural women, entrepreneurship development, people participation, raising income and standard of living, poverty reduction and employment generation, self-employment, reaching governing schemes, developing leadership ability among poor people etc in case of Charaideo district of Assam.

Keywords

Self Help Group, Entrepreneurship, Micro Credit, Empowering Women, Poverty Reduction

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Introduction

Self help groups (SHGs) are playing a significant role in removing poverty from rural India. Self help as a strategy for social development place emphasize on self reliance, human agency and action. It aims to mobilize people, to give them voice and build peoples organizations that will overcome barriers to participation and empowerment. Self help groups serve as a medium of delivering micro credit to members. Its main objectives are to increase the well-being of the poor people, provide access to resources and credit, increase self confidence, self esteem and increase their creditability in all aspects of lives. Self help group is a voluntary and self managed group of women belonging to similar socio-economic

condition who come together to promote savings among themselves. The SHG is in the form of undertaking economic programmers to provide employment, giving micro finance services to the poor so that they can get themselves acquainted with skill and occupational diversification.

The success of the Rural Development depends upon the active participation and willing co-operation of the rural people through self-help organizations and voluntary agencies. The SHGs is the mechanism of rural development. The SHGs is accompanied by the concept social mobilization. Social Mobilization is the process of dialogue, negotiation and consensus building for action by people, communities, and organizations etc to identity, address and solves a common problem (UNICEF, 1997). It can be an effective strategy to create the kind of supportive environment necessary to create sustained behavioral change that will bring about community participation for sustainability and self-reliance. To achieve this according to UNICEF (1997), the strategy must reach from the highest levels of societal power to the hardest to reach and the most disempowered families and community. Social mobilization is an approach and tool that enables people to organize for collective action, by pooling resources and building solidarity required to resolved common problems and work towards community advancement. Another related concept

of SHGs is the micro finance. Micro finance through self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and rural development. Micro finance and SHGs are effective in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation.

SHGs in rural India have brought several thousands of uneducated and downtrodden women and enabled them to gain not only considerable economic independence but also an identity and collective voice. Thus SHGs have entered a new horizon to the socio economic lives of the poor and under privileged women of our country. Here in Assam, SHGs are also playing an important role in promoting the rural development. In this study attempt has made to focus the role of SHGs in improving the overall development of the rural women in Charaideo district of Assam. Rural women are key agents for development. They play a catalytic role towards achievement of transforming economic, environmental and social changes required for sustainable development. But limited access to credit, health care and education are among the many challenges they face.

Objectives of the Study:

1. To assess the socio-economic profile of women members of Self-Help Groups (SHGs) in Charaideo district of Assam.
2. To study the impact of SHGs on rural women's development in the Charaideo district of Assam.

1. Methodology

Study Area

Today, in India, the role of Self-Help Groups (SHGs) in rural development has attracted attention from all over the realm of social sciences. For the present study, Charaideo district of Assam is chosen. Charaideo district has been selected as the universe of the study because 90.43% of the population in this district lives in rural areas as per the 2011 census. Women represent 48.96% of the total percentage in rural areas. For the study, Nizkhaloghugura Gaon Panchayat and Dhemaji Gaon Panchayat under Dishangpani Block of Charaideo district of Assam were randomly selected. Many SHGs have been formed in Dishangpani Block of Charaideo district, and these SHGs have made a tremendous impact on the socio-economic conditions of the rural women in this area. In this study, respondents are selected based on key activities such as Handloom & Textile, Weaving, Tailoring & Embroidery, Preparing domestic food products, Poultry, Duckery, Goatery, Piggery, etc., in order to study the role of Self-Help Groups for rural women's development in Charaideo district of Assam.

Sample size, Sources of data, and tools of data collection

The sample size of this study is 50, and the sampling method is purposive sampling. The data for the study are collected from both primary and secondary sources. Primary sources will include interviews with the help of structured and guided questionnaires and interview schedules with the selected sample respondents from the study area. The study is carried out by following a descriptive and analytical method.

2. Brief profile of the respondents

Table 1. Age distribution of the Respondents

Age group	Handloom & Textile	Weaving	Tailoring & Embroidery	Preparing domestic product	Poultry, Duckery, Goatery, Piggery	Total
20	-	1	1	-	-	2
21-30	2	3	2	4	3	14
31-40	1	3	4	3	5	16
41-50	3	3	4	2	4	16
51-60	-	-	-	-	2	3
Total	6	10	11	9	14	50

Table 1 clearly shows that the age group between 31-40 and 41-50 years has the highest number of respondents. The lowest number of respondents belong to the age group of 51-60, which consists of only two respondents.

Table 2 shows the types of families of respondents, which include members of SHGs based on their activities. The highest number of respondents is seen in nuclear families, which is 27, and in joint families, there have been 23 respondents. Families are an important social group in human society. In this study, the total respondents' families include both nuclear and joint families.

Table 3 indicates that there is generally a low level of education among the respondents. Among the respondents, only 8 are graduates, 14 have a secondary level of education, 15 have basic education, and 13 have no education.

Table 4 shows the reasons for joining the self-help group as members. The table shows that most of the respondents join to enrich their savings, the second most important reason is to attain economic independence, and the remaining reasons include supporting the family, gaining recognition from society, showcasing talents, and others.

Table 2. Family size of the Self-Help Group members

Type of Family	Handloom & Textile	Weaving	Tailoring & Embroidery	Preparing domestic product	Poultry, Duckery, Goatery, Piggery	Total
Nuclear	3	6	6	5	7	27
Joint	3	4	5	4	7	23
Total	6	10	11	9	14	50

Table 3. Educational status of the Self-Help Group member

Qualification	Handloom & Textile	Weaving	Tailoring & Embroidery	Preparing domestic product	Poultry, Duckery, Goatery, Piggery	Total
Graduation	3	1	1	3	-	8
Secondary	2	2	2	4	4	14
Basic	1	4	4	2	4	15
No Education	-	3	4	-	6	13
Total	6	10	11	9	14	50

Table 4. Reason for joining of Self Help Group Members

Sl. No.	Statement	No. of Respondents
1	To attain economic independence	15
2	To get recognition from society	05
3	For savings	18
4	To support family	08
5	To show talents	01
6	Other	03
Total		50

In the table Table 5 it has seen that after joining SHG s the socio-economic condition of respondents become increase. Before joining SHGs among the 50 respondents only 10 respondents had their bank account. In this way the respondents has also able to learn saving habit. Before joining SHGs only 13 respondents had saving habit, after joining SGHs it increases to 46. In this way they could also able to learn various banking operations. Apart from these the respondents can able to prevent domestic violence and their dependency on husband also decreased.

Table 6 shows that after joining SHGs the respondents can able to change their attitude towards various social evils. Before joining SHGs out of 50 respondents 14 respondents supported dowry system, after joining SHGs 45 respondents used to oppose dowry system. In this way before joining SHGs 27 respondents had their preference towards boy child, after joining SHGs only 6 respondents shows their preference towards boy child. In this way before joining SHGs 13 respondents supported child marriage, after joining SHGs it decreased to 4. In the same way before joining SHGs only 5 respondents had their support towards widow marriage but after joining SHGs 41 respondents used to support widow

marriage.

3. Impact of the SHG in Rural Women's Development

Self-help groups play an effective role in promoting women's empowerment and development. They provide financial services to the poorer sections and women, strengthening their collective self-help capacities, leading to empowerment. SHGs are not static institutions; they grow based on the resources and management skills of their members and their increasing confidence to get involved in issues and programs that require their participation in the public and private spheres. SHGs are an effective means of empowering poor women. They enhance the status of women as participants, decision-makers, and beneficiaries in democratic, economic, social, and cultural spheres of life.

Constitutionally, men and women both constitute an equal part of the country, but in practice, women still find a secondary place. There is a vast gender gap in education, birth rate, and participation in financial and political matters. Social empowerment means that women should have an important place in their family and society and should have the right to enable them to make use of available resources. SHGs help women save money and invest in SHGs. They can use it when needed. As women have money in their hands, they gain some status in their family, resulting in the development of self-confidence, self-esteem, and self-respect.

For economic development, it is necessary for women to have access to and control over productive resources and to ensure some degree of financial autonomy. In India, according to the Report by the National Commission for Women (Status of Women 2001), women work longer hours than men. The proportion of unpaid activities to total activities is 51% for females compared to only 33% for males. Over and above

Table 5. Socio-Economic Changes of Respondents after Joining SHGs

Particulars	Before Joining SHG		After Joining SHG		Total
	Yes	No	Yes	No	
Bank A/C	10	42	49	01	50
Saving Habit	13	37	46	04	50
Better Buying Selling Habit	03	47	41	09	50
Operate banking operation	06	44	48	02	50
Participate in community affairs	10	40	45	05	50
Prevent Domestic Violence	02	48	40	10	50
Dependency on husband	44	06	18	22	50
Total	88	264	287	113	400

Table 6. Changing Attitude of Respondents towards Social Evils

Particulars	Before Joining SHG		After Joining SHG		Total
	Yes	No	Yes	No	
Support in Dowry	14	36	05	45	50
Preference for boy child	27	23	06	44	50
Child marriage	13	27	04	46	50
Widow Marriage	05	45	41	09	50
Total	59	131	56	144	200

this unpaid work, they have responsibilities for caring for the household, such as cooking, cleaning, fuel, protecting the environment, and providing assistance to vulnerable and disadvantaged individuals in the family.

In this study, it is clear that SHGs help a lot in rural women's development. In both the Gaon Panchayats, SHGs are active in providing income-generating activities. SHG members are engaged in various income-generating activities like handloom & textile, weaving, tailoring & embroidering, preparing domestic products, poultry, duckery, goatery, pig-gery, etc. To carry out these activities, SHG members can obtain various loans at a low rate of interest. The respondents were able to improve their socio-economic conditions after joining SHGs. After joining SHGs, the respondents increased their income, self-confidence, decision-making power, self-dependence, etc. Additionally, the respondents also learned savings habits, better buying and selling habits, banking operations, operating bank accounts, and participating in various community affairs.

4. Suggestions

From the above discussion on SHGs' role in rural women's development, we can put forward the following suggestions:

1. The economic activities of the SHGs must be selected after careful feasibility reports based on market studies and local resources.
2. Motivational training for income-generating activities and technological training for capacity building should

be organized by competent agencies with greater seriousness.

3. The aim should be that people's quality of life after joining SHGs significantly improves, and they are not overburdened with poorly remunerated extra work.
4. SHG awareness programs should lay greater emphasis on creating faith in the people about the potential of SHGs.
5. Training programs on health education, formal education for school-going and school dropout children, and awareness about prevalent social evils should be given adequate priority.
6. NGOs should actively help the SHGs and provide them market support in particular.

Conclusion

In India, SHGs have played a significant role in rural employment, which is essential for rural development. They provide training to rural poor to improve their standard of living and self-realization. SHGs in India are integrating the low-income segments with the rest of the rural community by ensuring them a better participation in a more equitable share in the benefits of development. These groups play a significant role in the economic development of rural India and also provide jobs, improving the quality of rural life through self-reliance. They provide self-employment opportunities for skilled, unskilled, and landless laborers and artisans of

rural India. Women play a vital role in strengthening a firm society. Rural women contribute directly or indirectly to the economy of the state. Although women have become the pillar of agricultural production, livestock production, horticulture, post-harvesting operations, etc., they are still not sufficiently represented in agricultural associations. Hence, they are still pressured by traditional relationships and the ownership factor.

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