

CONTRIBUTION OF SHGs IN WOMEN EMPOWERMENT: A STUDY ON SELECTED SHGs IN DHUBRI DISTRICT OF ASSAM

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ABSTRACT

Women have for ages been under suppression by the Indian society. Their position in the society was been limited to home and rearing of children. At present their position is changed to an extent and they are struggling constantly to uplift their social and economic condition. Self-help group (SHG) is an association formed by women for their mutual benefit. SHGs are in operation in India since recent past. These associations have been serving as a shelter to the members in protecting their social and economic position. The present study attempts to get an insight about the performance of SHGs in contributing to the economic and social benefits that are directed towards women empowerment. A comparison of the position of women members in pre and post SHG formation is done taking specific parameters. For this purpose, sample SHGs from Dhubri District of Assam have been taken for study. The study reveals some important highlights about the impact of SHGs in women empowerment.

KEYWORDS: *Empowerment, Women Empowerment, Self-Help Group*

Introduction

Throughout the changes of history, women have collectively struggled against direct and indirect barriers to their self-development and their full social, economic and political participation. The women's organization started to struggle for women's rights in the early part of the 20th century. At present women's movement focuses its attention on equality and influenced policy and planning of the government for development and empowerment. Women's movements in general are directed by objectives to promote better understanding of the process of social, technological and environmental changes to contribute to the pursuit of human rights and to develop alternative concept, approach and strategies to bring out necessary changes for bettering the life of women with autonomy, freedom and full rights of the citizens. In order to understand the activity of SHGs in the frame work of movement it is found that SHGs are organized to manage their economic activities better and are gaining empowerment in directions which are appropriate to their needs, interests and constraints (*Suguna 2006*). Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in society. It is a source of mobility, equality and emancipation, both at the individual and at the societal level. The conceptual framework of self help is a tool for empowerment. The Self-Help Group (SHG) is not a static institution; it grows on the resources and management skills of its members and their increasing confidence to get involved in issues and programmes that require their involvement in the public and private spheres. It is a very effective means of empowering the poor women (*Moinqazi 2005*). Self help groups are a potential source to empower and encourage marginalized women to save and utilize savings to build self-reliance and confidence and provide greater access to and control over resources. These small groups also help women to establish a

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common participatory platform to voice and solve their problems. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Sunderraj 2004). Hence the present study is basically concerned to see the after-effects of SHG in the empowerment of women. This is a comparative analysis.

Statement of the Problem

This paper is concerned with the exploration of SHG and its impact on the women empowerment process. It deals with the study how SHGs bring social change, how it empowers the poor women in the rural areas. Its scope is very broad even though the study is confined to five development blocks under Dhubri District of Assam. It is a micro study with macro significance and implications. The study shows various aspects of life of common women in the District and the empowering process. It also shows the linkage of SHG and empowerment process of women in Dhubri district. The study would be very useful to the planners, researchers, academicians, civil societies, NGOs, students of higher studies and all those who are interested in women studies in general and studies concerning to the general issues.

Objectives of the Study

The present study is carried out with the following objectives:

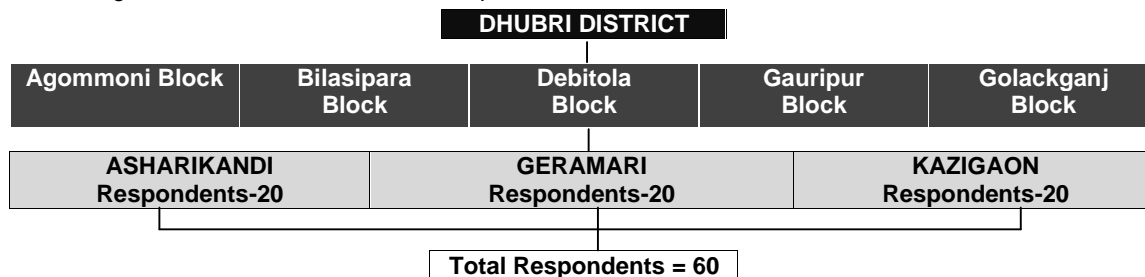
- To examine the pre and post SHG status of SHG members.
- To find out the impact of SHGs in empowering women.

Hypothesis

On the basis of the above objects only one hypothesis is taken, that is, SHGs have improved the empowerment process of the rural women.

Methodology

The present study is undertaken in Dhubri sub-division under Dhubri District of Assam. The study is based on primary and secondary data. The primary data has been collected by using well prepared interview schedule from DRDA authorities, Dhubri District and from the sample respondents. The secondary data was obtained from various published and unpublished records, books and journals. After careful examination, it was decided to follow four-stage sampling. Out of the five blocks in Dhubri sub-division, at the first stage. One block was selected. At the second stage, from each village 20 respondents were elected as the sample unit. Thus 60 respondents were selected for the present study. Random sampling method was used for the selection of blocks, villages, SHGs and respondents. Following chart shows the selection of sample:



Limitation of the Study

The research work has been carried out primarily on the basis of information collected through field surveys. Some information has been collected from secondary sources also. Some important limitations of the study were as follows:

- The study is confined up to February 2008 for which data could be collected.
- Due to time constrain sample selection has been confined to only one Block under the study
- The respondents are low literate. Thus sometimes they provided some misleading information.
- Due to ignorance the respondents did not openly provide their real socio-economic position in the community.
- We also found lack of awareness among women and this was mainly due to poor economic condition, illiteracy and ignorance.

Profile of Respondents

Age Distribution

The sample respondents consist of the following age groups as shown in Table-1 with percentage of composition:

Table 1: Age Distribution of the Respondents (in percent)

Age Class(years)	No of Persons	Percentage
Up to 20	5	8.33
21 to30	18	30.00
31 to 40	27	45.00
41 and above	10	16.67
Total	60	100.00

The above table shows that the highest percentage of respondents belongs to age groups 31 to 40 years' i.e.45% and lowest percentage belongs to 20 years age group i.e.8.33%.

Caste Distribution

The following table (Table-2) describes the caste distribution of respondents in Debitola Block taken under study:

Table 2: Cast Distribution of the Respondents

Name of the Villages	Muslim	Hindu	Total
Asharikandi	8	12	20
Geramari	5	15	20
Kazigaon	13	7	20
Total	26(43.33)	34(56.67)	60

The above table reveals that 56.67% Hindu and 43.33% of Muslim respondents have been selected at a random from the three villages

House Structure

The following table (Table-3) shows the house structure of the respondents of the Block taken under study:

Table 3: House structure of the Respondents

House Structure	Number	Percentage
Kutchha	33	55.00
Semi-Pucca	11	18.33
Pucca	16	26.67
Total	60	100.00

It can be deduced from the above table that majority of the respondents 55% have Kutchha house structure while only 26.67% of the respondents belongs to semi-pucca structure is 18.33%

Education Level

The percentage distribution of respondents by their education level is given in the following table (Table - 4):

Table 4: Education Level

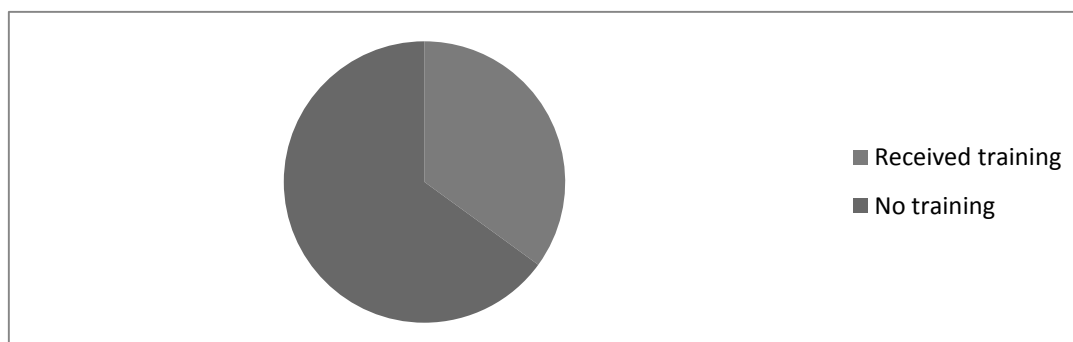
Level of Education	No of person	Percentage
No of education (Illiterate)	21	35.00
Upto Class IV	17	28.33
V to Class VIII	10	16.77
IX to Class X	7	11.67
XI to Class XII	5	8.33
Total	60	100.00

The above table shows that only 65% of the respondents can read and write. Among these respondents, Highest numbers of respondents are having up to Class IV level of education (28.33%) followed by number of respondents of Class V to VII level of education. The study of further reveals that the percentage of respondents of Class IX to X and Class is very low i.e. 11.67% and 8.33% respectively.

Training

The pie-diagram in figure 1 reflects the picture of training received by the rural women in different productive activity.

Figure 1: Trained Rural Women



The diagram reveals that 35% of rural women have received training in different productive activity. But 65% of respondents did not get only training. They run their productive activities with the aid of traditional knowledge.

Impact of SHGS in Women Empowerment

Occupation of the Respondents

The occupational structure of the women is shown in following table (Table-5)

Table 5: Occupation of the Respondents

Occupation	Pre-SHG stage	Post-SHG stage
No Occupation	39(65)	----
Agricultural Labour	12(20)	----
Handicrafts	3(5)	20(33.33)
Handloom	2(3.33)	15(25.00)
Livestock	4(6.67)	25(41.67)
Total	60	60

From the above table it is clear that 65% of respondents have no occupation. 20% of the respondents were agricultural labour in the pre-SHG stage whereas in the post-SHG stage it becomes zero. 5% of the respondents were engaged in handicrafts sector (clay work, Kuhila work, bamboo work, Jute work) in the pre-SHG stage but it became 33.33% during the post-SHG stage. 3.33% of the respondents were engaged in handloom sector (including cutting) in pre-SHG stage but it became 25% during the post-SHG stage. In the pre-SHG stage 6.67% of the respondents were engaged in livestock sector (such as – rearing cattle, poultry, fisheries) but it became 41.67% during the post-SHG stage. The occupation chosen by the SHG member depends on the availability of skill, demand for the product in the market and the availability of resources.

Monthly Earning

A comparative study has also been regarding monthly earning of SHG women, which is shown in the following table (Table-6):

Table 6: Monthly Earning of the Respondents

Monthly Earning(Rs)	No of person	Percentage
Up to Rs.400	17	28.33
Rs.401 to Rs.800	20	33.33
Rs.800 to Rs.1200	10	16.67
1201 to Rs.1600	9	15.00
Above Rs.1601	4	6.67
Total	60	100.00

The table reveals that monthly earning of about 33.33% of SHG women varies between Rs. 401 and 800. Only 6.67% of the SHG women have monthly income is above Rs 1600

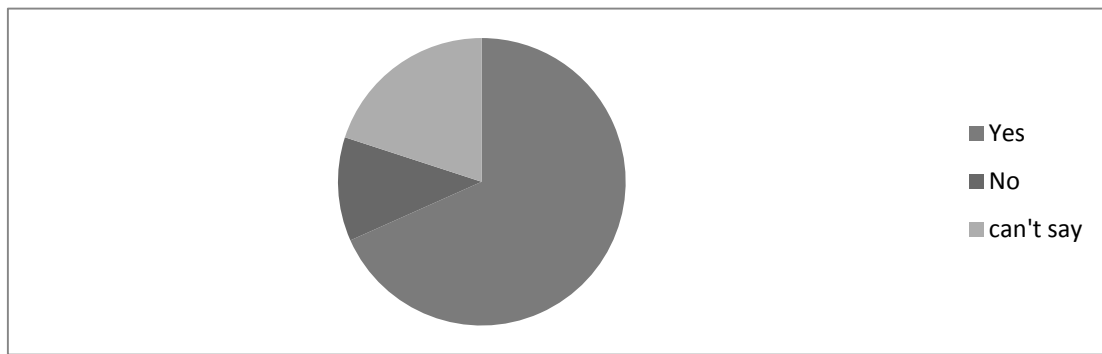
Decision Making Power

The pie chart and table below reflects the picture of decision-making power of the SHG women in Table-7

Table 7: Decision Making Power of the Respondents

Do you think that your decision making power has improved after joining SHG and earning income	No of person	Percentage
Yes	41	68.33
No	7	44.67
Can't say	12	20.00
Total	60	100.00

Figure 2: Decision making power

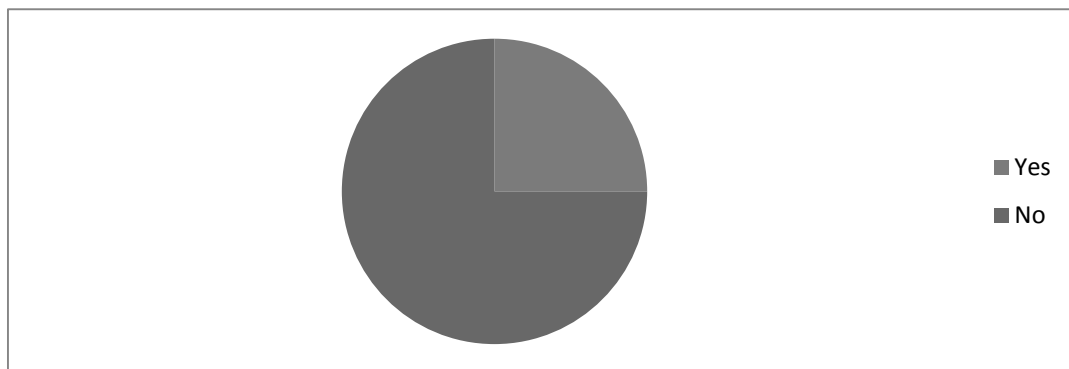


The above pie-diagram reveals that 68.33% of SHG women think that their decision making power improved after joining SHG and earning income .But 11.67% SHG women think that their decision making power did not improve even after joining SHG and earning income, while 20% of SHG women cannot say anything in this issue.

Participation in Active Politics

The pie chart in figure 3 gives information about the participation in active politics by SHG women in the rural areas.

Figure 3: Active participation in politics



The study reveals that only 25% respondents have joined in active politics. It means they are the active members of some political party in the rural areas. Majority of respondents did not join in any political party as an active member. It should be noted here that all the respondents cast their vote regularly

Income of the Respondents in Pre-Shg and Post-SHG Stage

Monthly Income(Rs.)	Pre-SHG stage	Post-SHG stage
No income	39(65)	0
Upto 400	12(20)	17(28.33)
401 to 800	4(6.67)	20(33.33)
801 to 1200	2(3.3)	10(16.67)
1200 to 1600	3	9(15)
Above 1600	0	4(6.67)
Total	60(100.00)	60(100.00)

The above table shows that before joining SHGs 65% of the respondents had no income and of the respondents had income of above Rs.1600. After joining SHGs, no respondents is without any income and 6.67% of them have income of above Rs.1600 per month.

Statistics Of Empowerment Of SHG Women

Indicators of Empowerment	Opinion			Total	
	Yes	No	Can't say		
Increased Income	51(85.00)	9(15.00)	-----	60	
Development of saving habit	40(66.67)	20(33.33)	-----	60	
Contribution to family income	Pre-SHG	21(35.00)	39(65.00)	-----	60
	Post-SHG	55(91.67)	5(8.33)	-----	60
Improved standard of living	26(43.33)	13(21.67)	21(35)	60	
Education to kids	60(100.00)	-----	-----	60	
Health awareness self/kid/family	60(100.00)	-----	-----	60	
Decision making power	41(68.33)	7(11.67)	12(20)	60	
Active Politics	15(25.00)	45(75.00)	-----	60	
Vote Casting	60(100.00)	-----	-----	60	

Before Joining SHGs majority of Women earned Zero income and hence they couldn't make any contribution to their family income. After joining the SHG women think that their income has increased.

Major Findings/Observations

On the basis of the analysis and interpretation of data the findings of the study were highlighted below:

- The SHGs could be linked to literacy programme run by organization and non-government organisation.
- In the study area, only 35% of the total respondents are well trained. Due to lack of training the respondents were unaware of technical up gradation.
- Formation and development of SHGs in the rural areas labors from farm to non-farm sector. Since, it shows an improvement in the income and employment status.
- Monthly income of rural women has increased after joining SHGs.
- It is also found that after joining SHGs the social status of rural women became high and they can take part actively in decision making process.
- In the study area 65% of the respondents have no occupation in the pre-SHG stage whereas in the post-SHG stage, none of the respondents is without occupation. Thus it is another improvement for providing a space of occupation to the poor women.

Suggestions of the Study

On the basis of the study the following suggestion are made:

- In the present study it is found that members of SHGs are not well trained. Adequate training should be given to the members of SHGs.
- Due to illiteracy they are not aware of the latest policies, programs and Schemes of the government. Hence, awareness program should be taken from time to time.
- Better infrastructure facilities need to be provided for encouraging self-employment among female rural labours.

- In this study, it is found that the lack of leader. Therefore adequate leadership training should be given so that leader can lead the group in positive direction.
- The NGOs and government should take necessary steps for marketing the goods produced by SHGs.

Conclusions

Empowerment indicates the power of a being in the society in terms of economic independence and social recognition. Formation of SHGs is based on some specific objectives that contribute towards social and economic uplift of the women members. The present study reveals that empowerment in the economic field is achieved to some extent while social recognition is yet to be achieved. This can be due to illiteracy of the members and reluctance on their part to expose themselves in activities like political participation. The comparison in between position of member women in pre and post SHGs shows that the position of women has improved after joining in the SHGs. This is an encouraging fact. There is still lot more to be done to uplift the position of women to achieve empowerment true to its meaning.

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