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## Self-Help Group Identifies the Abilities of Rural Women: A Study in Sivasagar District of Assam

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### **Abstract:**

*Our conservative rural society does not provide enough chances and social environment to the women to full use of their abilities. Therefore in the rural areas of India, women are unable to realise their potentials. But from the last three decades, numbers of countries including India have identified micro credit through Self-help Group model as a major implementation on women's ability to earn an income. The rising influence of feminist writings on women's deprivation and gender equality assist Government and many non government institutions to emphasis on targeting women in their microcredit programme through Self-help Group model. Now, Self-help Group of women has enormously helped them to take part in developing activities. Moreover, women in their group can put their ideas, experience and labour for improving their economic conditions. Their group effort has made better chances of success.*

*The aim of the study is to know women's empowerment through the analysis of their group management. Among the nine Development Blocks in Sivasagar district of Assam, Sonari Development Block has been selected through purposive sampling. The female participation in Self-help Group activities in this area is more than 80%. Out of 578 women Self-help Groups of Sonari Development Block, 145 Self-help Groups have been selected under some aspects. These aspects are:*

- 1. On the basis of age of the group, five to ten years old or more than ten years old.*
- 2. Homogeneity in nature. The Self-help Groups of only women members.*

*The women of the selected Self-help Groups are the unit of the study. One woman member from each selected Self-help Groups has been purposively selected for study. The total sample size of the study is 145. The respondents have been interviewed by using a pre structured interview schedule.*

*The findings of the study have shown that after getting membership of Self-help Group, women have become familiar with various group activities. Collectively they perform their group activities i.e. management of group funds, choose group leaders, arrangement of group meeting etc. Women of the selected Self-help Groups have been successfully doing their group activities.*

**Keywords:** *Self-help group, women*

### **1. Introduction**

Basically our conservative rural society does not provide enough chances and social environment to the women to full use of their abilities. Therefore women in the rural areas of India are unable to realise their potentials. But from the last three decades, numbers of countries including India have identified micro credit through Self-help Group model as a major implementation on women's ability to earn an income. The rising influence of feminist writings on women's deprivation and gender equality assist Government and many non government institutions to emphasis on targeting women in their microcredit programme through Self-help Group model. Now, Self-help Group of women has enormously helped them to take part in developing activities. Moreover, women in their group can put their ideas, experience and labour for improving their economic conditions. Their group effort has made better chances of success.

### **2. Concept of Self-Help Group (SHG)**

Self-help Groups (SHGs) are the voluntarily organized homogenous groups consisting of 10-20 members with common goals and desires. The basic aim of Self-help Group is to give financial support to its members. Self-help Group has emerged through the approach of self help. It is thought that entrepreneurial activity, borrowing and lending money, group meeting, training, mutual help of the members of Self-help Group can give economic security, strong psychology and empowerment to its members within and outside of their home. These small affinity groups by the support of outsiders can effectively manage and support its members to involve in multiple socio-economic activities and enterprises. In connection with micro-finance Self-help Group have played an important role for the improvement of socio-economic conditions of the poor. National Bank for Agriculture and Rural Development (NABARD) literature defines Self-help Group as "a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to common fund to be lent to its members as per group decision" (Baretha and Ghosh, 2009).

### 3. An Idea of Empowerment

The term empowerment is directly related to power. But this power does not refer to domination over others; instead it indicates the increasing strength in spiritual, political, social or economic aspects of life to free from oppression and inequality. The empowerment approach acknowledges the importance for women to increase their power (Moser, 1993).

The term power can be defined from many perspectives. In feminist discourse, the concept of power is analysed in four dimensions as power over, power to, power with and power within. Williams et.al clarified the meaning of power that “power over involves domination and subordination, associated with the conflict or violence between powerful and powerless groups. Power to indicates having decision making capacity to solve their problems. Power with refers to the power which involves people to organise themselves with common interest and understanding. Power within signifies one’s self confidence, self awareness and dignity” (William et al. 1994).

Empowerment is a process which comes out from one’s inside. The term empowerment is consisting of power within, power to, power with and power over. Power within indicates to articulate one’s self and aspirations. Power to refers to develop one’s own skills and ability to make success their self and aspirations. Power with which refers to people’s coherent collective aspirations to unify them and to connect with other persons or organisations. Power over indicates gaining capability to make changes and capacity over resources. Thus in feminist discourse empowerment is to be traced through the terms power over, power to, power with and power within.

### 4. Self-Help Groups in Assam

The status of women in Assam compare with the women of other parts of India is high in many aspects. It is because social evils like child marriage, dowry, bride burning, female infanticide and feticide are not prevalent in Assamese society. But patriarchy continues the subjugation of women in Assam. From the ages under male domination most of them do not dare or are hesitate to play leadership roles in society and hesitate to talk freely with people outside the family. It is one of the causes of high gender inequality in Assam. National Human Development Report, 2002, showed higher gender inequality in the state as compared to all India situations (Human Development Report, 2001). Assam got 29<sup>th</sup> rank among the 32 states and Union Territories in India. According to Assam Human Development Report, 2003, in the north-eastern region Assam lagged behind Manipur, Meghalaya, Arunachal Pradesh, Mizoram and Nagaland in terms of gender equality (Human Development Report, 2003).

From few decades Self-help Group is emerging as a major instrument which creates employment opportunities for women. It has received widespread recognition as a strategy for poverty alleviation and women empowerment in both domestic as well as community level. With the goal of making independent source of income, women are being involved themselves in income generating activities through Self-help Group. In India NABARD is the apex institution which provides micro credit to the poor via SHGs-Bank Linkage programme. Under the scheme Swarnajayanti Gram Swarozgar Yojna (SGSY), Self-help Groups and individual Swarozgaries are trained through various stages of development and provided bank loan with government subsidy for their self-employment.

The outreaches of Self-help Groups are not equal across the country. North-east India is still in very lower stage compare to other parts of India. NABARD has taken initiatives to spread the outreach of microfinance and introduced SHG-bank linkage programme in 13 identified priority states including Assam, which account for 70% of the rural poor population. In Assam, microfinance is being provided by banks and financial institutions such as NABARD, SIDBI and registered NGOs. SIRD (State Institute of Rural Development, 2003), Assam helps in the formation of Self-help Groups and bank linkage for microfinance in different district of the state. The Self-help groups are formed under the Swarnajayanti Gram Swarozgar Yojana (SGSY). SIRD provides entrepreneurship and skill development training for promotion of micro enterprises in agriculture and other income generating activities like poultry, piggery, fishery, handloom, handicraft, and small business. The training programmes through IDEA (Institute for Development of Entrepreneurs in Assam) are organized. SIRD also facilitates in Joint Liability Groups under the Chief Minister’s Jiban Jyoti Swaniyojan Yajana and Employment Generation Mission and develops bank linkage. During 2001-02 to 2008-09, SIRD facilitated bank linkage to 7990 Self-help Groups and helped mobilize Rs 12714.38 crore bank loans (Mali, 2011). SIRD has achieved major success in promoting traditional rural activities in the state for unemployed people (Dutta and Kherkatary, 2011). Tea Board also launched a microfinance scheme for promotion of Self-help Groups in the field of small tea gardens in Assam. The consequences of Self-help Groups are not uniform across the country. Especially the north eastern India is still cannot reach the outcomes of Self-help Groups in comparison to other parts of India. As against a national figure of 150000 Self-help Groups and Rs 1500 million NABARD’s bank linkage, the share of Assam has been 140 Self-help Groups dealing a volume of credit of Rs 1.56 million (D. Sharma, 2010).

In Sonari development block, Self-help Groups are actively working and most of the Self-help Groups have been working actively for 10 years. There are 636 women Self-help Groups in Sonari Development Block (Sonari Development Block Office). The Self-help Groups are linking with the Grameen banks viz Kakatibari, Moran, Patsaku and Sepon grameen banks and others are linking with UBI, UCO, etc. The members perform their traditional income generating activities like poultry farming, piggery farming, goatary farming, handicraft and handloom, traditional food making etc.

### 5. Objective of the Study

The aim of the study is:

1. To know women’s empowerment through the analysis of their group management.

## 6. Methodology

### 6.1. Selection of the Study Area

Among the nine Development Blocks in Sivasagar district, Sonari Development Block has been selected through purposive sampling. The female participation in Self-help Group activities is more than 80%.

### 6.2. Selection of Self-help Groups

145 Self-help Groups out of 578 women Self-help Groups of Sonari Development Block in Sivasagar district have been selected. The 145 Self-help Groups have been selected under some aspects. These are:

- i. On the basis of age of the group, five to ten years old or more than ten years old.
- ii. Homogeneity in nature. The Self-help Groups of only women members.

### 6.3. Unit of the Study

The women of the selected Self-help Groups are the unit of the study. One woman member from each selected Self-help Groups has been purposively selected for study. The group leader has been selected as sample of the study. The total sample size of the study is 145. The respondents have been interviewed by using a pre structured interview schedule

## 7. Results and Discussion

### 7.1. Management of Groups

After involvement in Self-help Group women have achieved the qualities like leadership attitude, ability to select or elect their group leader on different grounds, good communication skills with outsiders, arrangement of meeting etc. These qualities have made their confident level high and made them able to face any situation outside their family. For the smooth monitoring and management of their Group, members of the sample Self-help Groups select/elect their group leaders. Time to time they arrange group meeting to discuss on various grounds relating to income, savings, repayment of bank loan, maintenance of accounts, marketing of their productive goods etc.

#### 7.1.1. Procedures of Selection of Group Leader

The selected Self-help Groups follow both the procedures of selection and election to choose their group leaders. Each of the sample Self-help Groups has president and secretary who are selected/ elected by the group members as their group leaders. This type of procedures which are followed by the groups have taught the members democratic manner to choose their leaders.

#### 7.1.2. Different Grounds of Selection/Election of Group Leader

The members of the selected Self-help Groups select or elect their president and secretary as their group leaders on the basis of different grounds like educational quality; ability of taking decisions and risk; good communication skill and leadership attitude etc.

#### 7.1.3. Arrangements of Group Meeting

The group leaders facilitate the members to discuss on important matters relating to their management of group or other aspects i.e. loan, income, saving, income generating activities etc. The group decides the periodicity and time of the meetings. Regularity in the holding of the meeting and the attendance during meeting gives an indication of group functioning, discipline and devotion of the members to their group activities. Women, outside their home, have got an environment to upgrade their knowledge by sharing opinions among them in group meetings.

The selected Self-help Groups arrange group meeting to discuss and take decisions on different aspects such as income of the group, saving, deposit, credit and management of groups. Group members have to pay fine from Rs 2.00 to 5.00 if they continuously remain absent in group meeting.

#### 7.1.4. Time of Meeting

Arrangement of group meeting is very much important to achieve success. Time to time arranging meetings help the groups' members to deliver their opinions, to take decisions on various aspects of their groups and to find out the problems relating to their groups. Self-help Group Implementing and Promoting Agencies point out the indicators for grading of Self-help Groups-- four times meeting within a month is very satisfactory for the success of the group; two times meeting within a month is satisfactory and less than two times meeting within a month is not satisfactory.

The entire selected Self-help Groups arrange meetings in different times.

Time of meeting	Frequency	Percentage
Weekly	47	32.41
Fortnightly	85	58.62
Monthly	13	8.9
Total	145	100

Table 1: Time of group meeting  
Source: Field data, Sonari Development Block

Out of 145 Self-help Groups 47 (32.41%) numbers of Self-help Groups arrange their meetings weekly, 85 (58.62%) numbers of Self-help Groups arrange fortnightly and 13 (8.9%) numbers of Self-help Groups arrange their meetings monthly.

#### 7.1.5. Right to Give Opinion

It is important to note that in their group meetings every member has right to present her opinions independently. This type of rule increases women's capacity building, self confidence and sense of equality. In group meetings arranged by their groups or NGOs, women independently keep their opinions on different grounds and on the basis of their opinions and suggestions, group takes decisions.

#### 7.2. Management of Group Funds

Success of Self-help Group mainly depends upon management of group's funds. For well management of group the aspects like maintenance of accounts, regular meeting and cohesiveness of the group, management of their income generating activities and repayment of loan have been noticed.

##### 7.2.1. Keeps Internal Records

Keeping records of the group is considered as an important criterion to assess the functions of Self-help Group. This gives details of meetings held, decisions taken in the meeting, amount of savings, credit availed, repayment of loan etc. Each of the selected Self-help Groups follows attendance register, maintains cash book on income, saving book, loan receipt and payment voucher. Basically they keep the internal records of their group with president and secretary. Every member has right to see their groups' record, especially during the time of meeting. It is a sign that Self-help Groups teach groups' members sincerity in performing group activities and management. By involving themselves in such type of activities women have created responsibility towards the group. They have become active in doing group activities.

##### 7.2.2. Providing Credit to Members and Outsiders

The Self-help Group provides credit to its members. Women can claim to get credit from their own group. By taking credit from Self-help Group the members have become free from traditional money lender system. Self-help Group helps its members to fulfil their requirements. After getting membership in Self-help Group women have become one of the earning members of their family. In Sonari development block the selected Self-help Groups are providing credit with interest to their members as well as outsiders on the basis of different grounds. Every selected Self-help Groups has fixed the rate of the interest on credit to their group members and also for outsiders. The rate is fixed at Rs 2.00 to 5.00 per Rs 100.00.

Provide loan	Frequency	Percentage
Only members	76	52.41
Both members and Outsider	69	47.58
Total	145	100

*Table 2: Providing credit  
Source: Field data, Sonari Development Block*

Data shows in the table 52.41% of total Self-help Groups are providing credit only to their members and remaining 47.58% are providing credit to both members and outsiders.

##### 7.2.3. Reasons of Demanding Credit

The members of selected Self-help Groups demand loan from their groups on different ground. These are as following:

- a. Members claim credit for their children's education.
- b. Sometimes they demand credit for some family functions such as marriage ceremony, religious functions etc.
- c. For own or other family members' health related aspects, they claim credit from their group.
- d. Sometimes members claim credit from their groups for family consumption related aspects.

#### 7.3. Linking With Bank

In 1992 NABARD emerged as a provider of micro credit to the poor through SHG-Bank Linkage programme in India under the scheme Swarnajayanti Gram Swarajgar Yojna (SGSY). Under this scheme banks have provided subsidy and revolving fund to Self-help Groups.

##### 7.3.1. Saving Account in Banks

Savings is necessary element for the security in future. It also shows one's credit to save his earnings after all expenditure. Regular savings of Self-help Group in bank account indicates a good earning of that group and smooth running of their income generating activities.

The Self-help Groups and members opened their saving account in various banks such as State bank of India (SBI), Asom Grameen Vikash bank (AGVB), Union co-operative bank (UCO), United Bank of India (UBI) etc. In Sonari development block most of the Self-help Groups and their members are linking with AGVB of Kakatibari, Moran, Sepon and Patsaku.

Name of the Bank	Frequency	Percentage
SBI	36	24.82
UBI	9	6.20
UCO	27	18.62
AGVB	73	50.34
Total	145	100

Table 3: Saving Accounts of Self-help Groups in Banks  
Source: Field data, Sonari Development Block

Data shows in table 3 that out of 145 Self-help Groups 24.82% Self-help Groups have their saving account in SBI, 6.20% have in UBI and 18.62% have their saving account in UCO bank. Most of the selected Self-help Groups (50.34%) have saving accounts in AGVB.

### 7.3.2. Groups' Saving in Banks

Careful and detail analysis of the saving books of the selected Self-help Groups have shown that the average savings per group per month is Rs 2000 to 5000 or sometimes more than Rs 5,000. It is also noticed that there is an increasing and decreasing trend in their savings pattern. Sometimes some groups could not save more than Rs 1000.

Groups' Saving	N= 145 SHGs	Percentage
Very good (more than 10,000)	08	5.51
Good (Rs 5,000 to Rs 10,000)	108	74.48
Unsatisfactory (less than Rs 5,000)	29	20
Total	145	100

Table 4: Groups' saving in banks  
Source: Field data, Sonari Development Block

Data shows in table 4, 5.51% of total selected Self-help Groups saving per month in bank is very good, 74.48% is good and 20% groups' saving is unsatisfactory. It shows that most of the selected groups of Sonari development block are progressing.

### 7.3.3. Releasing Revolving Fund for the Self-help Groups

Revolving fund is provided to the Self-help Groups which in existence from six months. The DRDA may release revolving fund for groups with a minimum of rupees 5000 and a maximum of rupees 25,000 linked with bank credit. The entire selected Self-help Groups have got revolving fund of rupees 10,000 from banks.

### 7.3.4. Releasing Subsidy and Bank Loan under SGSY

Under SGSY programme bank has released subsidy for the Self-help Groups. Out of 145 numbers of Self-help Groups 78 has got subsidy and loan from banks. The following two tables viz. Table 5.09 and Table 5.10 show the amount of subsidy and bank loan provided to the groups of selected Self-help groups.

Subsidy (in Rupees)	Frequency N=78	Percentage
25,000-50,000	19	24.35
50,001-75,000	48	61.53
75,001- 1,00,000	11	14.10
Total	78	100

Table 5: Releasing subsidy under SGSY  
Source: Field data, Sonari Development Block

Data shows out of total 78 numbers of Self-help Groups 24.35% have got subsidy of rupees from 25,000 to 50,000 from banks, 61.53% Self-help Groups have got subsidy of rupees 50,001 to rupees 75,000 and 14.10% groups have got subsidy of rupees from 75,001 to rupees 1,00,000.

Bank Loan amount (in Rupees)	Frequency N=78	Percentage
75,000	18	23.07
1,50,000	34	43.58
1,80,000	8	10.25
2,25,000	9	11.53
2,70,000	9	11.53
Total	78	100

*Table 6: Releasing loan to the Self-help Groups  
Source: Field data, Sonari Development Block*

Data shows out of total 78 numbers of Self-help Groups s 23.07% have got bank loan of rupees 75,000, 43.58% have got rupees 1,50,000, 10.25% have got loan of rupees 1,80,000. 11.53% have got loan of rupees 2, 25,000 and remaining 11.53% have got loan of rupees 2,70,000 from bank.

### 7.3.5. Regular Repayment of Loan

Most of the Self-help Groups regularly repay their loan and it indicates Self-help Groups' progressive status. But due to various reasons a number of Self- help Groups are unable to regular repay the bank loan.

Repayment of loan	Frequency	Percentage
Yes	69	88.46
No	9	11.53
Total	78	100

*Table 7: Regular repayment of loan  
Source: Field data Sonari Development Block*

Data shows 88.46% of total 78 numbers of Self-help Groups regularly repay their loan and 11.53% Self- help Groups unable to repay their loan regularly to bank.

## **8. Conclusion**

The findings of the study have shown that after getting membership of Self-help Group, women have become familiar with various group activities. Collectively they perform their group activities i.e. management of group funds, choose group leaders, arrangement of group meeting. Women of the selected Self-help Groups have been successfully doing their group activities. Regarding the management of group, they choose their group leaders in a democratic manner. It has made them responsible towards their group and aware of getting success. They have become able to manage their groups through taking active role in managing group funds, thrift and credit disbursement activities, choosing their group leaders and taking part in training programmes.

It can be judged that Self-help Group is a powerful appliance in empowering women. Women of the selected Self-help Groups have acquired qualities like leadership attitude, good communication skills with outsiders and high confidence level in performing their group activities. Women, who were only busy within their family boundaries, have got an opportunity to attach with some other activities outside their family which were totally unknown to them earlier. Women have gained knowledge about thrift and credit system, saving in bank, knowledge about banking services, managerial activities, democratic process etc. The women members who took credit from their group are regularly repaying their interest. It is a good sign of their regularity in repaying interest and rising of economic condition.

## **9. Recommendation**

The study identifies the following recommendations for effective role of Self-help Groups in the selected area.

- Encouragement and Guidance. Generally it is seen that most of the Self-help Groups have stopped functioning at later stage. Therefore, encouragements and more guidance through government and non-government organisations are necessary to make members more active in group activities.
- Supervision. Supervision at all levels should be required to remove corruption, biasness created by some of the officials.
- Training. Time to time training programmes is essential. The training should be organised on the basis of their productive goods. The Self-help groups' members should be well trained in maintaining their group activities.
- Need for more entrepreneurial training. More entrepreneurial training is necessary to enhance women's entrepreneurial traits. It is more important to organise skill oriented training to introduce various economic activities.
- Arrangement of periodical meetings. Arrangement of periodical meeting is necessary for the Self-help groups so that members can independently share their opinions and difficulties.
- Awareness programme. Awareness programmes on benefits of SHG should be organised for all so that all the poor women can find a path of income.

- Counselling. Women of Assam have a lot of potentialities and proficiencies. It is necessary task of Government officials as well as agents of NGOs to counsel women to show their hidden entrepreneurial traits through which they can make a source of income by group activities.

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