



Empowerment of Women by Self-help Groups in Boginadi Block of Lakhimpur District, Assam

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Abstract

Empowerment is an active multi-dimensional process for enabling women to realize their identity and power in all spheres of life. Large numbers of Self- Help Groups have come up with 10-20 members. SHG also enables livelihood opportunities for village women through micro-credit and generates self-employment in this area. There are total 129 SHGs in Boginadi block, out of which 75 groups are formed only with women. In it, various economic activities are performed as per their ability. But till now the proper investigation has not been undertaken on the performance of SHGs and their impact on the creation of employment and generation of income in the study area. Therefore the study was undertaken to examine the effectiveness of SHGs, through primary data collected from SHGs member beneficiaries through structured Interview Schedule method.

Keywords: SHGs, women empowerment, employment, income, education, savings.

Introduction:

In recent years, Self-Help Groups (SHGs) are getting much importance, as they create awareness about self-employment, savings, education, health and family welfare and thereby make people especially women more empowered. SHGs have been mainly started to boost up their income and standard of living. Throughout history, we read women have collectively struggled against direct and indirect barriers to their social, political and economic problems. India has long taken efforts to expand credit availability to rural areas. In 1992, India's National Bank for Agricultural and Rural Development (NABARD) piloted the concept of direct benefit transfer through a bank with 500 SHGs. Since then, the SHG movement has witnessed remarkable growth that brought about one of the world's largest and fastest-growing

networks for micro-finance. In 2007, approx. 40 million households were organized in more than 2.8 million SHGs that borrowed more than US 1 billion of credit from banks in 2006/07 alone (**Reserve Bank of India 2008; Garikipati, 2008**). The SHG-led approach differs from traditional micro-finance in a number of ways. First, it does not exclusively focus on credit or savings but also includes an emphasis on social empowerment, outreach, and capacity building. Recognizing that households' lack of human and social capital may prevent them from making good use of financial resources even if they had access to them, program organizers put a strong focus on encouraging the groups to establish regular meetings among group members and those of group savings. There is also an emphasis on outreach whereby existing groups are encouraged to help the "leftover poor" in their

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village to form SHGs. Second, the goal is not to establish a separate micro-finance institution but to use the group to intermediate in dealings with the formal sector and help households to create a "credit history" that will eventually allow them to access regular sources of finance. Finally, a federation of SHGs is a central element with respect to examining and monitoring at the village and higher levels to assist in the implementation of government programs, provide other services- from technical assistance to marketing and allow members' participation in local government. At the end of 2011, Assam had 433954 SHGs, out of these; Lakhimpur has 11013 SHGs. Among the SHGs of Lakhimpur, 6296 SHGs were run by women members only and in the study area there are 802 SHGs in the 158 villages' means in a village, there are more or less 5 SHGs which is a picturesque phenomenon in the study area.

Women Empowerment:

The idea of women empowerment was introduced at the World women's conference in 1985. In India, the empowering women was focused in the 8th five year plan (1992-1997) at the grassroots level and empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection, and development of women and children through right based approach was taken care in tenth five year plan (2002-2007). The Government of India has launched and implemented a number of schemes towards poverty alleviation and women empowerment but it was observed that women in rural areas, especially from the poor families could not be benefitted. This led to the country to launch a mother programme called **Swarna-Jayanti Gram Swarozgar Yojana (SGSY)** which was based on a group approach for the rural poor especially women were organized into SHGs to enable them to take up viable economic activities on their own on a sustained basis with the support of bank loans and government subsidy. The SHGs are meant for empowerment of women through focusing on women of below the poverty line to improve their status in the family as well as society and to create better awareness on social issues among rural women i.e. their inner strengths, feeling of self and collective efficacy,

developing skills for personal and interpersonal relations, social change and transformation. The empowering of women through SHGs would confer benefit not only to the individual women but also for the family and community as a whole through inclusive development. Various studies show that there is a mixed result of the impact of microfinance and SHGs on income and the employment generation of rural women. As a result it was felt that a systematic study is necessary to examine the effectiveness of SHGs in economic empowerment of women in Boginadi block, Lakhimpur, Assam.

Study area:

Boginadi is a CD block located in the Lakhimpur district of Assam, India. Boginadi is situated in the latitude and longitude of 27.41535 N and 94.68402 E respectively. It is situated on the banks of Boginadi River. Boginadi River passes through the middle of it. It is a plain area resulted by the floodplains on Boginadi River. It is 20 km away from Lakhimpur town. It covers an area 259.29 sq km. It has 45.63 km of surface roads, 36.19 km of un-surfaced and 135 km of kachacha roads. The total population of the area is 109,900. Out of it, 55,962 is male and 53,938 is female and ST population is 40,198 and SC population is 4183. Total Literacy of the area is 65,554, out of it 37,104 male and 28,450 female. The native language of Boginadi block is Assamese, Mishing, Bengali, and Bodo. In the study area, respondents are mainly comfortable with their own mother language and Assamese which is a common language in Assam.

Data and Data Source:

The study is mainly based on primary data and to some extent secondary data have been used. Primary data were collected through scheduled method and Group discussion method of sample SHGs through purposive random sampling method. Purposively 50 SHGs were selected by considering their success and failure from the due SHG works. The respondents were the president and secretary of respective SHGs, a total of 100 in numbers. The information was collected from the respondents through scheduled method. Focus Group Discussion (FGD) was also done with few SHGs group to know their individual opinions regarding SHGs and to get other related

information too. The required secondary data for the study were collected from books, journals, Block offices and from various publications and reports of the Government and other agencies. The study made a comparison between a pre-and post-SHG status of the SHG members in order to evaluate the impact of SHGs in empowering women.

Annual Income:

The annual income of the respondents is worked out by considering income generating activities of SHGs and other subsidiary occupation per year.

Generation of Employment:

It refers to the days of employment generated through the various sources, like agricultural crops, goat farming, piggery, handloom activities, fishery, poultry farming and other self-employment activities.

Savings: It includes savings of the members in SHGs, banks, post offices, friends, and relatives have been considered.

Results and Discussions:

Socio-Economic Profile of the Respondents:

The socio-economic profile of the SHG members is analyzed under the following heads:

The community of the Respondent:

Out of 100 sample respondents, 75 respondents are ST community, 20 are from OBC community and remaining 5 are SC. Thus the percentages of sample respondents under these three communities are found out as 75 %, 20 %, and 5 % respectively.

Age of the Respondents:

The age-wise classification of the members in given table shows that majority, i.e., 50 % belong to the age group of 35-45 and 25-35, followed by 10 percent in the age group of 45-55. Age group of 35-45 is engaged high in number because women in this age-group are mature enough to take their responsibilities to help their respective families and even devote sometimes after doing household works as well as to do work with other SHG members' in unity.

Table.1 Age-Wise Classification of the Respondents

Age Group	No. of Respondent	Percentage
Below 25	6	6.0
25-35	32	32.0
35-45	50	50.0
45-55	10	10.0
Above 55	2	2.0
Total	100	100

Source: Primary data, 2016

Educational Status:

The education-wise classification of respondents reveals that both illiterate and literate women can participate in the program. The women who are generally highly literate take the opportunity of becoming a member of SHG and thereby can become an economic agent which helped for the up-gradation of socio-economic status of themselves and even their respective families too. Here you find that near about 80% of respondents are well educated and through SHGs, they utilize their knowledge to get economic and social benefits. With the literate SHG members, illiterate members also take the opportunity to use skills and get economic gains.

Table.2 Education-Wise Classification of Respondents

Educational Status	No. of Respondents	Percentage
Illiterate	6	6.0
BA	30	30.0
HSC	49	49.0
HSLC	15	15.0
Total	100	100

Source: Primary data, 2016

Marital Status:

Married women are often from the poor family are subjected to domestic violence and they are mostly dominated by their husband in respect of financial matters (Day, et. al, 2014). In this context, microfinance program, popularly known as SHG-bank linkage program, can play a great role in the economic empowerment of these women by

providing them the opportunity to participate in economic activities thereby reducing the frequency of domestic violence against them as they could earn income and hence treated them as an asset of the family. The program is also important to the widow and divorced and unemployed women because they can also earn and employ themselves otherwise considered as a burden to the family society. It is clear that SHGs have been playing a great role for the improvement of their economic and social status which ultimately brings happiness and smile on their face and family too. Majority of respondents (87%) are married and 5 percent of the women are either widow or divorced and 8 percent of the respondents are unmarried.

A number of Family Members:

Family size means how many members are there in a family, whether jointly or nuclear. Family size is one of the important parameters as it demands the needs and necessities of a family. Here in the present study, a majority of the respondent's i.e. 27% has 2-4 members in their family. But 45% and 23% of the respondents have 5-6 and 7-8 members and only 5% respondents have more than 8 members in the family. Thus, the majority of the respondents have the family size of 5-6 and 7-8 members which tells about the needs and necessities of their respective families whereas only 23% of respondents having the family size of 2-3 members which portrays that whether they come of their own will or they have some serious issues regarding economic condition.

Occupational Distribution:

Three major constraints that prevent the disadvantaged poor people from improving their lives are lack of access to formal financial services, an absence of self-employment opportunities and lack of skills (Hossain, 2012). The Government of India realized that if different employment opportunities can be created at the grassroots level along with sufficient training and refresher program for capacity building, the poor could be linked to the mainstream economy which would ultimately bring them out of poverty. With a view to employment generation, Indian government initiated the SGSY scheme to provide microfinance services and renders, training and skills development services with the help of SHG approach. Here, in the study area, 65%

of respondents are engaged in the activities of Handlooms and Handicraft and farming works because women of the village knew their traditional works nicely and as they have agricultural land of their own, they are practicing farming activities on their own lands. They are also doing other works like fishery, tailoring, livestock rearing, petty shop-owner etc according to their comfort zone, capability and social acceptability and mostly economic viability (see table.).

Table.3 Occupation-Wise Classification of Respondents

Occupational Status	No. of Respondents	Percentage
Handlooms and Handicraft	30	30.0
Agricultural farming	35	35.0
Fishery	10	10
Tailoring	6	6
Petty shop-owner	4	4
Livestock Rearing	15	15.0
Total	100	100.0

Source: Primary data, 2016

Economic Empowerment of Women by SHGs:

Poverty and unemployment are the major problems of developing countries like India. The Government of India has implemented various poverty alleviation programs during various planning period to reduce poverty and to promote gainful employment. But the more attractive scheme with less effort is of self-help groups (SHGs) approach.

Impact on Income:

Poverty eradication takes place when poor people are able to generate sustainable income for their basic needs. In other words, income generation is the only way to break the vicious circle of poverty. For a household, income plays a vital role for its economic sustainability. Here the present study shows the changes of the annual income level of the sample SHG members before and after joining the SHGs. Data reveals that annual income of the majority of SHG members were increased after joining the SHGs when compared with their before SHG situation as before joining, they were also doing some kind of related works. A significant difference between the annual incomes of SHG

members before and after joining SHG is given below:

Table.4 Changes of Annual Income of SHG Members

Annual Income	Before Joining SHG		After Joining SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Below 5000	25	25.0	8	8.0
5000-10000	35	35.0	10	10.0
10000-15000	10	10.0	12	12.0
15000-20000	5	5.0	15	15.0
20000-25000	6	6.0	13	13.0
25000-30000	4	4.0	17	17.0
Above 30000	15	15.0	25	25.0
Total	100	100.0	100	100.0

Source: Primary data, 2016

Impact on days of Employment:

It is evident from the notion of a micro-finance programme of SHGs that target groups are rural poor especially women to provide them with opportunities for self-employment activities for their empowerment and self-respect. Microfinance provides self-employment opportunities not only to SHG members but also create employment opportunities for their family members to be

engaged in various income generating activities undertaken by SHG members (Sarania, 2014). Self-employment empowers women by providing financial independence, alternative source of social identity and exposure to power structures even in political activities (Baro and Sarania, 2014). It is apparent from the present study that the number of annual employment days has increased positively in post-SHG scenario (see table.5).

Table.5 Numbers of Days of employment (Before- and After-SHG situation)

Employment Days	Before Joining SHG		After Joining SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Below 50	65	65.0	23	23.0
50-100	20	20.0	31	31.0
100-150	9	9.0	18	18.0
150-200	5	5.0	19	19.0
Above 200	1	1.0	9	9.0
Total	100	100.0	100	100.0

Source: Primary data, 2016

Impact on Savings:

Savings play a significant role in building the confidence of the rural people. It can be used as the substitute of insurance where social safety nets are hardly ever existent for the poor of the developing countries (Morduch, 1999, Hossain, 2012). The Poor people are the weaker section in the society to protect against the consequences of different kind of risks which compounded when they aren't adequately prepared with a savings cushion to mitigate them. The poor people have

the desire to save and the demands for secure and convenient savings services are often even stronger among them than are credit services. SHGs are medium level micro-finance especially to women for promoting the habit of savings and to enhance the equality status of women as a participant, decision-makers, and beneficiaries in the democratic, economic, social and cultural spheres of life with some extent political situation also. Here from the below table, it is easily recognized that the savings behavior of SHGs

members has altered from pre-SHG's situation to post-SHG's condition. The works of SHGs are really remarkable as savings play an imperative role for the future requirement of bad times when

money is needed. With the help of this savings, women may create assets for their family or sometimes they may buy other required things which they didn't buy in pre-SHG's situations.

Table.6 Changes in Annual Saving (Pre- and Post-SHG situation)

Annual Saving(in Rs)	Before Joining SHG		After Joining SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Nil	24	24.0	0	0
100-500	62	62.0	10	10.0
500-1000	4	4.0	42	42.0
1000-1500	8	8.0	34	34.0
1500-2000	2	2.0	10	10.0
Above 2000	0	0	4	4.0
Total	100	100.0	100	100.0

Source: Primary data, 2016

Conclusion:

Empowerment of women is one of the most important parameters of the overall empowerment which includes social, psychological and political aspects. A few years back, women of that place were lacking behind in the field of education and they were not aware of their social rights in the society. Therefore, the women at that time performed mostly primary and household activities (i.e. cooking, collecting firewood, fishing etc). But with the diffusion of SHG's in the place the women are known to most of the external world activities and therefore the education level of the children are increasing year by year in the study area. It is found that microfinance activities of SHGs provide women in promoting of productive activities or entrepreneurship, which brings out the positive impact on monthly income, savings, decision-making ability related to enterprises, and gaining equal importance in the society to that of man. In case of financial crisis in the family, the women of SHG's give immense imputes on monthly consumption level and family welfare. They are asset creator with sound environment in the family and also take part in political affairs actively. So that it can be concluded that, it is equally important that women have full control over the resources such as income, loan and savings and has decision-making ability and power to use them for pursuing their own needs and wants in the family.

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