

Impact of SHGs on Social Empowerment of Rural Women with Specific Reference to Jorhat District of Assam

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Abstract: *Self help groups are voluntary gatherings of persons who share needs or problems among themselves. 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 the 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 agro based items was the major occupation (47 per cent) of the members of SHGs. Rural women occasionally moved from their house specially for social visit, attending bank, and blocks for attending meetings. They deposited their earned money in their own savings account which gives them confidence and increased self respect. Majority of the rural women were empowered to participate in the decision making process and had a medium level of risk bearing abilities (49.33%). Most of them accepted a few important social issues like job reservation for women and punishing drunken husbands, compulsory family planning and inter - caste marriage after joining SHG. The analysis shows that 62.00 per cent rural women had a medium level of self confidence, few of them interacted with outsiders (33.33%) followed by 50 per cent respondents who did not face any family violence in (50%). Majority of the rural women had developed their confidence to express their feelings in front of officials Thus, it can be concluded that the rural women are socially empowered to join any development activities of Governmental schemes after joining SHGs.*

Keywords: Self Help Group, Empowerment, Rural women and Social empowerment

1. Introduction

During the nineties, it was the beginning of trying to empower women economically through training cum income generating programmes. Women, in all the rural areas of the world, have a tremendous impact on the future social and economic empowerment of their countries. There are few ways to eradicate rural poverty in India by providing economic support or loans to the rural people particularly to the rural women, helps them to empower, not only economically but also socially. As women are the oppressed class of the society therefore they should have to gain empowerment in the so called male dominated society. SHG is a small voluntary association of poor people, preferably from the same socio - economic background. Empowering women is not just for meeting their economic need but also for more holistic towards socially and economically by participating in decision - making in the household, community and local democratic sector and preparing women to take up leadership positions to increase strength in spiritual, political, social or economic aspects of life to free them from oppression and inequality. Kabeer (1994) focuses on three dimensions of women empowerment and these three dimensions are resource, agency and achievements. This paper attempts to identify the role of SHGs in providing empowerment to rural women in Assam

Objectives

The main objectives of the present study are as follows:

- 1) To develop concrete understanding of the members of SHGs of Jorhat district
- 2) To study the social empowerment of SHG members

2. Literature Survey

Badrinath *et al.* (2017) conducted a study on Empowerment of Rural Women through Self - Help Group of Tanjore District and found out that the factors that determine the reasons to join SHG were namely to take independent decisions without depending on their family or husband and to get psychological empowerment. These were the strong significant variables which predict the overall empowerment of women SHG members.

Saikia (2016) results revealed that 66.67% illiterate women have been found raised their income level by their engagement in the group. 92.13% literate women have been found highly participated regarding family decisions. 65% women have been found take their own decisions. Only 35% women have social and neighborhood involvement. 75% women have reported not victimized by domestic violence by their engagement in the group. 72.5% women of the self - help groups have been found enjoying full freedom in regard of their working outside home.

Zoynul (2013) Study observed the socio - economic development of women through microfinance with help of parameters like self - esteem, business skills, confidence level, decision making power and role in community. Microfinance enhances the socio - economic conditions of the women and helps them in developing business skills after joining self - help group.

3. Methods / Approach

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, mean, standard deviation, Coefficient of variation (CV) were used for the analysis.

4. Results / Discussion

Age

Age is considered as one of the most important personal characteristics of members which affects the participation of various socio-economic activities. It is also an important factor in determining the empowerment of SHG members. 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 is assumed that middle aged persons are usually considered more appropriate for SHGs because of their experience and physical ability to effectively handle various group activities. Moreover the middle aged groups are seemed to be an earning member of the family which is relevant to the present study

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 age, land holding, caste, educational level and main occupation.

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

Educational level

Education can change the behavior of an individual which can be reflected through their mental and personality development. The individual with higher education acquires more knowledge and are able to accept new ideas and can also offer solutions to certain problems more quickly.

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 percent of rural women were illiterate (1.33 per cent) illiterate. It may be due to the fact that now a days people are aware of the importance of formal education. This finding is supported by Saikia (2010), 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.

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.

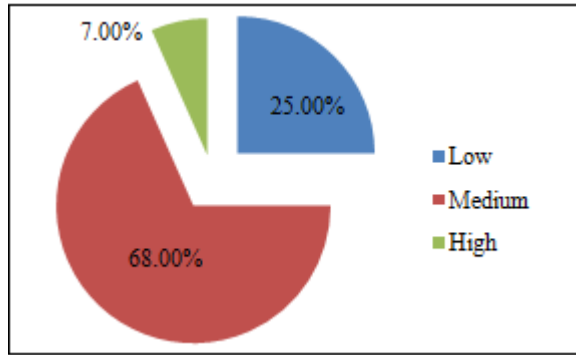


Figure 1: Distribution of SHGs members according to their socio economic status

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).

Social empowerment

Approval of social issues

Job reservation for women and punishing drunken husbands, compulsory family planning and inter - caste marriage were ranked as I, and II and III which were strongly approved social issues by all members of SHGs. While the inter religion marriage, child marriage and dowry system was considered to be the non approval social issue (Table 2).

Table 2: Ranking pattern of members of SHGs according to their approval on various social issues
N=300

S. No.	Category *	Total score	Rank
1	Job reservation for women	400	I
2	Widow marriage	36	VI
3	Love marriage	226	IV
4	Child marriage	-	
5	Inter caste marriage	230	III
6	Compulsory family planning	292	II
7	Dowry system	-	
8	Divorce	220	V
9	Punishing drunken husband	400	I

*Multiple responses

The result also shows that rural women were aware about some social issues like love marriage and caste marriage. It might be due to good exposure to mass media and participation in training programmes.

Change in values after joining SHGs

As data presented in the Table 3 showed that majority of the members increased decision making power within their household (66.00 per cent) followed by increased self respect (60.00 per cent) and develop confidence (55.00 per cent), increased knowledge after training (48.00 per cent), getting respect in the home (45.00 per cent), made aware

about legal rights (37.00 per cent), and enable them to make contribution to household finances (35.00 per cent) after joining SHG.

Table 3: Distribution of members according to their change in values after joining SHG* N=300

S. No	Change in values	Before (%)	After (%)
1	Self respect	45.00	60.00
2	Confidence	34.00	55.00
3	Decision making power within their household	17.00	66.00
4	Knowledge after training	14.00	48.00
5	Enable them to make contribution to household finances	20.00	35.00
6	Awareness about legal rights	22.00	37.00
7	Respect in the home	18.00	45.00

*Multiple responses Source: Primary data

The result showed that rural women increased their confidence, decision making power, and awareness about legal rights after joining SHG. A similar finding was also observed by Singh *et al.* (2004).

Self confidence among members of SHGs

It appears from Fig.2 that there has been a medium (62.00 per cent) level of self confidence in SHG members followed by low (26 per cent) and high level of confidence (12 per cent). From these findings it can be concluded that after joining the SHG, the members have improved their social status in family as well as society.

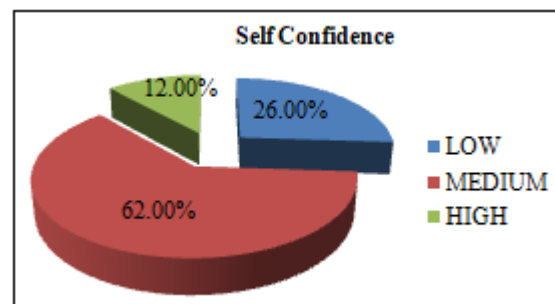


Figure 2: Distribution of members according to their self confidence after joining SHG

Communication level of rural women

Table 4 presents the changes that occurred in the communication level of the respondents before and after joining the SHG. It is found that there has been a 25.33 per cent increase in communication level of respondents, who can now freely talk in the meetings while there has been a decrease of 14.99 per cent and 10.34 per cent respondents, who seldom talk or hesitates to talk and sometimes talk with others. It can be concluded that the SHG movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

Table 4: Distribution of members according to their communication level before and after joining SHG (N=300)

Attributes	Before SHG		After SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
Frequently talk	84	28	160	53.33
Sometimes talk	113	37.67	82	27.33
Seldom talk	103	34.33	58	19.34

Interaction with outsiders

Table 5 presents the changes that occurred in the extent of interaction with outsiders before and after joining the SHG. Members generally got less opportunity to interact with bankers, Government officials, NGOs and others. It can be seen that before joining SHG 53.33 per cent of the respondents were not regularly interacting with officials whereas after joining in SHGs, 13.33 per cent and 33.33 per cent sometimes had interacted with outsiders after joining SHGs. Further, it is seen that 39.33 per cent respondents always discussed or interacted with outsiders. This interaction helped them to articulate their problems and improved their self - confidence.

Table 5: Distribution of members according to their interaction with outsiders before and after joining SHG N=300

Frequency of interaction with outsiders	Before SHG		After SHG	
	Frequency (F)	Percentage (%)	Frequency (F)	Percentage (%)
More than 5 times	42	14	160	53.33
3 - 5 times	98	32.67	100	33.33
Less than 3 times	160	53.33	40	13.33

Changes in Family Violence

It is a universal truth that family violence being a sensitive topic which was difficult to ascertain from the rural women. It is reflected from Fig.3 that 50.00 per cent respondents did not face any family violence in their respective household. Further it has been seen that 46.00 per cent respondents reported of decreasing family violence especially due to supporting their husbands economically. It can be concluded that SHG has a great impact on social empowerment of rural women.

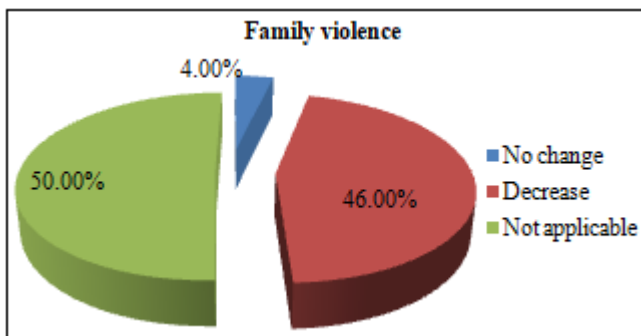


Figure 3: Distribution of members according to change in family violence before and after joining SHG

Risk bearing ability

Table 6 indicates that 49.33 per cent of members had medium level followed by 44.75 per cent in low level of risk bearing abilities. Only 5.92 per cent of members had a high level of risk bearing abilities. This finding is similar to the findings of Gupta (1999).

Table 6: Distribution of members of SHGs according to their risk bearing ability N=300

Sl. No.	Category	Percentage	Mean	S. D	C. V
1	Low (Less than 21.20)	44.75	21.67	0.47	2.17
2	Medium (21.20 - 22.14)	49.33			
3	High (above 22.14)	5.92			

This low and medium level of risk bearing ability might be due to poor knowledge, adequate training and low socio - economic status of SHGs members.

Decisions making pattern in family expenditure

It is observed from Table 7 that more than 50.00 per cent women took decisions regarding spending of their income in different items jointly before joining in SHGs such as construction/repairing of building, purchase of household items, children's marriage, expenses for household consumption, expenditure on festivals, purchase of agricultural implements followed by children's education and medical treatment, membership in any organization, transportation, purchase of any decorative item /clothes, use of income from enterprise, savings and marketing of products only. But after joining SHGs, all the respondents were empowered to take decision on marketing of prepared products (100%), regarding expenditure in transportation (43.00 per cent), taking membership in any organization (38.00 per cent), expenses for household consumption and children education (25.00 per cent) were also taken independently by the respondents.

Table 7: Decision making pattern of members on family expenditure before and after joining SHG N=300

S. No.	Category *	Joint (%)		Independent (%)	
		Before	After	Before	After
1	Children's education	94.00	75.00	-	25.00
2	Medical treatment	94.00	82.00	6.00	18.00
3	Transportation	83.00	67.00	17.00	43.00
4	Membership in any organization	89.00	62.00	11.00	38.00
5	Construction/repairing of building	100.00	88.00	-	12.00
6	Purchase of household items	100.00	82.00	-	18.00
7	Children's marriage	100.00	92.00	-	8.00
8	Expenses for household consumption	100.00	78.00	-	32.00
9	Purchase of any decorative items/ cloths	66.00	37.00	34.00	63.00
10	Savings	56.00	39.00	44.00	61.00
11	Expenditure on festivals	100.00	76.00	-	24.00
12	Marketing of prepared products	50.00	-	95.00	100.00
13	Purchase of agricultural implements	100.00	91.00	-	9.00
14	Use of income from enterprise	57.00	29.00	43.00	71.00

*Multiple responses

The above result showed that after joining SHG most of the members were empowered to take individual decisions in household expenditures. It might be due to better exposure and support to the family members by taking loan from SHGs funds after joining SHGs.

Access to amenities

Table 8 showed the status of rural women for getting access to different facilities for the rural women. It can be seen that there has been an increase of 37.05 per cent in SHG respondents in terms of their status of access to amenities factors. Therefore, it can be concluded that after joining the SHG the members have improved in getting access to amenities like medical, market, water supply, transport, banking and training.

Table 8: Distribution of members according to their facilities for getting access to amenities before and after joining SHG * N=300

Factors for getting access to amenities	Before - SHG	After - SHG
	Percentage (%)	Percentage (%)
Market	50.60	90.10
Transportation	30.80	82.70
Water Supply	29.60	65.40
Medical	45.67	81.40
Training	41.97	86.41
Banking	30.80	82.70
Average	32.77	69.82
Difference		37.05

*Multiple responses

5. Conclusion

The women of rural areas are getting good opportunities of being a member in SHG to get access to different resources to make themselves socially secure for taking active part in the developmental activities. Their demand can be easily entertained in the governmental policies to increase their standard of living. Since women are respectful people in the family, their decisions in the household matters are also equally important. Self Help Group is an important tool which helps rural women to acquire power for their self – supportive life. Women empowerment through SHG aims at realizing their identities, power and potentiality in all spheres of lives. It is very important to educate and motivate the leaders and members of SHGs in order to undertake more social and economic activities as a group. Thus it can be concluded that the SHGs contribute substantially in pushing the socio - economic conditions of the female population up and through that chipin poverty eradication as well.

6. Future Scope

- Rural women need to be involved in production oriented training and extension programme, not only as beneficiaries but also as change agents to have access to credit, technology, and skill to increase their efficiency.
- Members of SHG should be motivated to attend meeting regularly or availing facilities of different Government programe.
- Government organization should give emphasis to empower women with new knowledge and skills to bring women into overall rural development and reduce tender disparity.

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