

A STUDY ON FUNCTIONING OF SELECTED WOMEN SELF HELP GROUPS IN BISWANATH CHARIALI OF SONITPUR DISTRICT, ASSAM

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Abstract : The present study is based on the role of Self Help Groups as an women empowerment model to overcome exploitation. It also focuses on the income generating activities of the rural women for poverty alleviation. Therefore, a study was conducted among twelve Self Help Groups to find out the different functioning model and existing realities of the SHG's in Biswanath Chariali, Sonitpur district of Assam. It is seen that all the twelve Self Help Groups in Biswanath Chariali take similar type of activities like weaving, embroidery works, rearing of animals, selling pickles, handicrafts ,etc for their livelihood. They also help members to take loan and provide loan to non-members in low rate of interest. According to the members, Self Help Group work as a high speed vehicle to empower poor illiterate women by linking them to banking system and involving members to entrepreneurship activities through micro finance. Almost all the Self Help Groups surveyed in Biswanath Chariali opined that they are being facilitated through various opportunities. Members even added Self Help Group help them to change their attitudes towards life which as a result help them to develop all round personality. To take already existing and forthcoming Self Help Groups to broader field, Government and other competent authorities should take proper steps to provide women with more empowerment benefits.

Keywords : Self Help Groups; Poverty alleviation; Women empowerment; Micro finance

Introduction : The ubiquitous diversity of India is its uniqueness. Richness of its potency made India the world's second largest populated country. Of all the population, not all the Indians are fortuitous enough to live a healthy life. Even in the world of 21st century, with the advancement of science and technology some sections failed to bear the fruits of development and are leading a less privileged life. To pave the way for them SHG's emerged as a device to alter the lives of the marginalized.

A self help group is a local level institution of poor people with same socio-economic background comprising of nearly 10 to 20 members. It can be all women group, all-men group or even a mixed group. They come conjointly for the purpose of solving their common problems through their collective effort.

SHG's are better known as status elevating medium. To uplift the status of women the first initiative was taken by an economist of Bangladesh in the year 1975 named Muhammad Yunus for which he was awarded prestigious Nobel Prize in peace.

Since we are working on SHG, it is important to know what empowerment exactly is. Empowerment refers to granting of economic, political, social power to an individual or group. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power". Batliwala (1994) writes, "Empowerment must be externally induced, by forces working with an altered consciousness and awareness that the existing social

order is unjust and unnatural. They seek to change other women's consciousness; altering their self-image and their beliefs about their rights and capabilities; creating awareness of how gender discrimination, like other socio-economic and political forces, is one of the forces acting on them; challenging the sense of inferiority that has been imprinted on them since birth; and recognizing the true value of their labour and contributions to the family, society, and economy".

As per the recent microfinance report released by NABARD (National Bank for Agriculture and Rural Development) , a total number of 79.6 lakhs SHG's are functioning in India which have been able to ensure livelihood of around 9.7 crore people of this developing nation. SHG's contribution is unavoidable in the state of Assam too. Near about 25 lakh population are involved with SHG activities in Assam. Involvement of women and their capacity building is the main initiative of the SHG's.

During last two decades the SHG movements in Assam have gained momentum in a slow but steady way. At the initial stage these groups faced many hurdles like lack of capital, lack of knowledge of book keeping, negligence of credit institutions, etc. But of late it has become a remarkable socio-economic movement in Assam, as it expedites women empowerment as well as economic empowerment.

Like any other social groups, the SHG's are also having their own problems and limitations. As most these groups are women dominated their problems are a bit unconventional. It is very difficult for a woman to come out from their kitchen and engage in unconventional works like organizing women in

villages. Traditional male dominated mindset has also been creating hurdles for them. Pirani (1992) writes “silence is that powerful and restrictive protection particularly enforced by our patriarchal society, that hides so many truths, so many *her stories*”.

Considering the above mentioned facts, the following objectives are framed for the present investigation -

- To study the profile of the respondents and the self help groups.
- To study the constraint faced by them and solutions perceived by them.
- To make a SWOT analysis of the self help groups

MATERIALS AND METHODS

Locale of the study

The study was conducted in Biswanath Subdivision of Sonitpur district. It was purposively selected due to close proximity of the researcher with the district. It was undertaken in village Garehagi. The village was selected due to presence of large number of active women SHG's

Selection of respondents

A total of 24 respondents, two each from twelve SHG's were purposively selected for the study. The SHG's which were active and at least 5 years old were selected for the study. A total of 12 SHG were consulted which have been functioning smoothly. The survey was conducted with the help of a schedule constructed for the purpose.

Construction of the research schedule

Based on available literature and expert opinion a research schedule was constructed for data collection. The schedule so constructed was pre tested in a non-sample village involving 12 (twelve) SHG functionaries. Apart from the schedule some other questions were also asked to know about the status of the SHGs. Before asking any question it was mentioned that the researcher was not from any government agency, so that they could reveal everything clearly. As Denzin (1978) puts it, too often social scientists “enter the field with preconceptions that prevent them from allowing those studied to ‘tell it as they see it’”. Lofland (1971) observed: “To capture participants” in their own terms’ one must learn their categories for rendering explicable and coherent the flux of raw reality. That, indeed, is the first principle of qualitative analysis”.

Analysis of data

The data so collected were coded, tabulated and analyzed using simple mathematics.

Limitation of the study

The time factor of the researcher is the major issue. Within the stipulated time the researcher had to

complete the entire assignment. So, constraints related to time compelled the researcher to limit the study involving only a limited number of respondents. However, it is expected that future researchers will put more light on the present investigation which will accelerate women empowerment in the sample area.

RESULTS AND DISCUSSIONS

Profile of the members and the group

- **Year of inception:** It is seen from the table 1 that most of the groups were formed in between 1999-2008.
- **Total member of the group:** It is clear that total number of members ranges from 10 – 20. It was as per norms to be followed by NABARD.
- **Monthly contribution by the member:** The monthly contribution by the member ranges from rupees 30 – 200. Large variation was seen as per as contribution was concerned. As per NABARD norm contribution per month should not exceed rupees 50. It was also observed that they followed one time collection method whether as per norm the contribution should be collected in a number of installments.
- **Training attended by SHG members:** Only 4 groups attended specialist training offered by different institutions. However training on bookkeeping was imparted to all groups by the local block officials.
- **Income generating activities:** Only 6 groups were involved with income generating activities like handloom, goat rearing, etc. Activities of other groups were limited to disbursement of loans only.
- **Number of monthly meeting held:** As per NABARD norm, 4 numbers of monthly meeting should be organized by each group. But the sample groups conducted only 1 meeting per month.
- **Maintenance of financial records:** All the groups maintained case book, bank ledger, proceeding book etc following proper norms.

Moreover, following observations were made during the investigations.

- All SHG functionaries are educated
- They follow consensus method for selection of functionaries instead of conducting elections
- Only the officials had liaisoning with the credit institution
- Monthly meetings always start with a prayer

Table 1. Profile of the SHG's

Sl.no	Name of the group	Year of inception	Total member	Monthly contribution	Whether attended any training	Income generating activities	No. of monthly meeting.	Maintenance of bookkeeping
1.	Sadhna Grameen	2008	10	100	Yes	Yes	1	Satisfactory
2.	Pragati	1999	17	30	No	Yes	1	do
3.	Mayuri	2002	15	50	No	No	1	do
4.	Dharani	2007	17	50	No		1	do
5.	Prarthana ladies	2005	15	50	No	yes	1	do
6.	Bijuli	2002	20	50	Yes	No	1	do
7.	Pragati 2	2002	16	200	Yes	Yes	1	do
8.	Thapana	2004	14	50	No	No	1	do
9.	Arunima	2002	12	50	No	No	1	do
10.	Sewali	2003	14	50	No	No	1	do
11.	Jagrity	2009	16	200	Yes	Yes	1	do
12.	Kalyani	2009	14	100	No	Yes	1	do

Constraints faced by SHG's and suggestions

Through SHG's are considered to be status lifter, they are not free from problems. Each members face with one or another problem.

1. Limited financial strength hence limited borrowing capacity: Training should be provided for proper utilization of resources. Credit institutions should come forward to assist the needy people with money whenever necessary.
2. Less support by family: Support is an unavoidable aspect to move in life. Without support no living organisms can grow. So, as with the SHG workers. Family support especially husband's positivity is the main trademark for women to move forward. Awareness programs should be provided in the villages to make people realize the ill consequences of the so called traditional mentality, so that women could freely come out of their homes and enjoy their work.
3. Lack professionalism because the members are less qualified: In the contemporary world, qualification is non-negligible. A qualified person can think a way better than unqualified. Training should be provided to make workers expert in the given field.
4. Health issues faced by women: Women are busy in satisfying others and they sacrifice their life in making dear ones happy. She forgets her own likes and dislikes, and even her sufferings in taking care of others. Hence, her health problems remain untreated.

SWOT analysis

Albert S Humphrey was the founding father of SWOT analysis. It all began with a view to find out the corporate planning trend and further it extended to other fields too.

An analysis on strength, weakness, opportunity and threat was done during the investigation.

Strength of the groups

- Homogeneity
- Unity
- Close proximity with sub divisional headquarter
- Good transportation
- Good linkages
- Regular savings
- Faith in each other
- Responsible members

Weakness of the groups

- Lack of vocational training.
- Lack of knowledge on NABARD norms on SHG's.
- Functioning limited mostly on disbursement of loan.
- Lack of confidence

Opportunities

- Existence of market in vicinity
- Existence of different offices nearby
- Existence of an Agriculture College in vicinity

Threats

- Low or not constant price
- Dominance by men
- Lack of cooperation from outsiders

Based on the present study, the following suggestions are made:

- Proper emphasis should be given to group lending and SHGs formulation for alleviate poverty.
- In avoiding of any misuse of money, there should be a need of proper regulating authority at each level such as saving, depositing, and money lending.
- Periodical training programme at regular intervals to group members may be organized by the NGOs and other Government officials to make them aware about bank loan, proper accounts keeping, self management, decision making etc.
- Attendance at meeting and workshops should be made mandatory so that the members can enhance their group cohesiveness.
- Women should be properly educated so that they will enhance the capability to manage communities and community projects.
- The NGOs and the State government must also monitor at a regular interval the overall performance of SHGs and the members included in it.
- There is a need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis.
- Most of the SHGs are purely depending upon the NGOs in financial decision making process. In the inception period, the NGOs are forming and giving necessary training to SHGs. After some period, they have to give the freedom to think and work especially in decision making process. The financial decisions are to be taken by all the members unanimously. Hence, it is suggested that the necessary skills with regard to financial decision making may be inculcated to the members of SHGs. In this regard, a financial literacy and credit counseling centre may be opened in every district with suitable financial experts, bank officials etc.
- Motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give the exposure of savings, its future benefits, how the savings of members are utilized for rotation among the members, how the amount of groups' savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.
- It is suggested that the bank should visit SHGs and grade them based on their quality. The grading system and format is already approved by NABARD. If needed, banks can outsource the task of grading the SHGs to third party to expedite the sanctioning of loan. Further, the loan applications of SHGs should not be delayed beyond 15 days.

Banks can fix a day for transactions of SHGs. The formalities while opening the SHG accounts in banks and while advancing loan to them should be minimum and procedures should be simplified. There should be uniform format for account opening and loan applications across banks. It is also suggested that necessary instructions may be given to the authorities and bank officials to avoid the delay in sanctioning the loan and to respond the queries of SHG members

- It is observed that SHGs were faced the problem of administrating the affairs of its business. It is suggested that suitable administrative training to all the members of SHGs should be given or at least the animators and representatives of the groups may be given administrative training initially, then the same may be given to the members gradually. Further, Extension participation programme may be arranged with extension agencies for the SHGs to visit their business houses to know the functions and its administration. And also this extension participation programme will create awareness and skills of the business.
- The development of a nation is vested on the shoulders of both men and women. Now a days the women self help groups are playing a predominant role in the eradication of poverty among the rural poor. It is suggested that the SHG concept for men is not adopted in the study area. If this has been implemented, the youth especially unemployed can be benefitted and they can also involve themselves in the process of poverty eradication.

Conclusion : Microfinance is playing a significant role in alleviating poverty and rural development. Contribution of rural economy is an integral part for the development of a nation. Likewise, a woman's contribution in the family is the biggest assets be it an urban or rural woman . Women are considered as the sole family caretaker. Proper emphasis should be given to the rural women's problems and obstacles, because rural economy holds enormous potentialities.

Thus, to empower the rural women and find out their suppressed talents, finance is necessary. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. Self Help Groups are confidence creating vehicle which fights against exploitation of the economical weaker sections of society. The Self Help Groups have paved the way for economic independence of rural women. Thus, it can be concluded that the Self Help Groups substantially help in raising the female population to better heights.

The new millennium has thrown many challenges subjecting many nations to undergo transformation

leaving behind their established culture and tradition. New issues have taken place in a way to entertain social and economical progress of our nation. The most important one is women's empowerment through Self-help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women are the vital infrastructure and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to economic growth and overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyze the socio-economic development of members and the performance of SHGs in this district. The greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain

self confidence, social, economical, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the SHGs will improve in future.

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