

# Deriving Socio-Economic Benefits, Empowering Women and Decision making through involving in Self-Help Group with special reference to Nagarbera Revenue Block of Kamrup District of Assam

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## Article Info

Article history:

Received 18 May 2021

Received in revised form

28 July 2021

Accepted 5 September 2021

Available online 15 September 2021

**Keywords:** Socio-economic benefits, Women empowerment, Self-help Group.

**Abstract:** Women Empowerment is now considered as a issue of global arena, because the country's development path is inevitably linked with the social & economic plight of female participation in the nation's road of progress. Women constitute almost 50% of the population and play a significant transformation of a country. With the time being it becomes essential that women should be economically developed as in the line with the policy of liberalization the Indian economy. Empowerment of female members by involving in Self-help Group, which is being popularized by Prof. Mohammed Yunus, a Nobel Laureate of Bangladesh along with the theory of "Grameen Bank", can bring enviable changes and enhancement of the living conditions of women in developing countries. Self-help Group or SHG, an effective tool to empower female citizen socially and economically, where in India a still a major segment of female population are exploited and deprived of the basic rights. The present study is being conducted in Nagarbera revenue block of Kamrup district. The study aims to look at the role and performance of SHGs in empowering women, the socio-economic benefits and their decision making ability in family as well as community. For the study primary & secondary sources have been considered. Analysis of results have been computed by percentage method. The study concludes that financial autonomy, training programs, community participation are enabling factor to achieve goal.

## 1. Introduction

Women in India are casualties of a numerous financial and social components. They are a vital piece of each economy. All around progression and agreeable development of a country would be conceivable just when Women are considered as equivalent accomplices in progress with men. Freedom of Women is a pre-essential for country's financial advancement and community upliftment. Destitution is the principle deterrent for the improvement of the Women. The job of women and the need to enable them are integral to human improvement programs including neediness easing. Regardless of different projects identifying with destitution lightening has been begun, it was seen that women in country territories, particularly from the poor families could be profited. A strengthening development among women the nation over has been currently turned by quick advancement in SHG arrangement. Monetary strengthening of country women brings about ladies' capacity to impact or settle on choice, expanded self-assurance, better status and role in family unit and so forth. The arrangement of SHGs isn't conclusively a miniaturized scale credit venture however a strengthening procedure. The strengthening of women through SHGs would give advantage not exclusively to the individual women yet in addition for the family and network all in all through aggregate activity for improvement.

### 1.1 Self- Help Group

A Self- Help group gathering is a little intentional relationship of needy individuals ideally from the equivalent financial foundation. They meet up to spare their basic issues through common help among the respondents. The quantity of individuals in one SHG doesn't surpass 20 (Surender and Manoj Kumar, 2010). The size is constrained to 20 in light of the fact that any gathering bigger than this should be enrolled under the India lawful framework. They commonly approved to add a typical store and to meet their crisis needs on shared assistance premise. The gathering part utilize aggregate insight and friend strain to guaranteed legitimate end utilization of credit and opportune reimbursement thereof. Taint peer pressure had been perceived as a successful substitute for securities.

A financially poor individual additions quality as a major aspect of a gathering other than financing through SHGs decrease exchange costs for the two moneylenders and acquires while banks need to

deal with just a solitary SHGs account expects of an enormous number of little measured individual records, borrowers as a piece of a SHG chop down costs on movement (to and from the branch and different spots) for finishing paper work and on the loss of workdays in peddling for advances.

### 1.2 Women Empowerment

Empowerment actually signifies making somebody ground breaking, encouraging the feeble to achieve quality' and with regards to ladies strengthening, the term has come to signify ladies' expanded command over own lives, bodies and condition. Be that as it may, ladies as a gathering experience imbalance to men from the family level to the national level. These disparities originate from power relations, class, position chains of command and socio-cultural conventions, customs and standards. The expense of sexual orientation disparity is especially noted in blocking advancement as far as more neediness, expanded hardship and constant disappointment in fulfilment of social needs like, sustenance, wellbeing, training, poise, social eminence and confidence. Caught in neediness and banned from circumstance poor ladies are kept from participating in the advantages of improvement and their huge potential remains underexploited.

Today, Empowerment of women when all is said in done and poor women specifically, is the pushed region of advancement activity in India. In any case, the idea of women empowerment is moderately new particularly in the domain of advancement. In that case, women empowerment have been laid on two main factors, one is Economic empowerment and the other is Social empowerment. Through, economic empowerment, women can be physically and mentally empowered, as it implies a process of redistribution of resources & power among different groups, to build confidence, self-assertion and courage which make a path to be sure how to get socially empowered. Often achieved through public policy, education, participation in community activities that liberates women from mistreatment, exploitation and oppression that inhibit women from reaching their full potential. Thus, SHGs play a significant role in achieving and empowering women both economically and socially.

### 1.3 Objectives

- To assess the socio-economic benefits of female members through SHGs.
- To analyse the decision making ability of women population.

## 2. Literature Review

Sharma, 2019 in his study the role of SHGs in women empowerment to ascertain the income and employment of women members and reveal that special awareness should be organized at

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different levels, by other agencies and those NGOs. The education institutions could play a conducive role to increase the educational status, transparency in financial matters to be maintained at all cost and moreover the attitude the officials, sanction of loans by banks and training facilities of the members should be continuously be discussed.

Rose and Jose, 2017 did an examination on the point Impact of SHG Initiatives on Socio Economic Status of Members, directed in Kerala state, by taking 16 SHGs. After her examination she has proposed that there is a need to build the preparation programs given to the SHG individuals with respect to the self- improvement and enterprising expertise advancement.

Nithyashree et al. 2016 conducted a study on the profile of SHG individuals in Karnataka by taking eight areas, aggregate of 400 SHGs comprising of 6338 individuals in it. Their examination found the significant explanations behind joining SHGs. Most noteworthy number of respondents joined this SHG to get monetary help exceptionally advance,, beside advance reserve funds propensity, to bring the status up in the general public, to reimburse the credits and least number of respondents have gotten together with the aim of taking up salary creating exercises.

Sharad, 2016 made an investigation on the effect of the self-help groups upon the under special houses and especially the ladies in the territory information was gathered principally from the individuals from the self-help groups working in Chandigarh. Survey was filled from the woman members. Authorities were likewise addressed and meets were led to understand the down to earth circumstances. A few information from the bank were likewise accumulated to get the official image of these self-help groups that will additionally dissect the genuine circumstance. The information was gathered from the SHG individuals who are woman oppressed woman of rustic zone.

Manohar, 2015 made an investigation on the point effect of self-help groups and smaller scale fund on monetary empowerment of women – a contextual analysis of Haveri locale in Karnataka, with the destinations of assessing the job of Self Help Groups in ladies strengthening in the examination region and evaluating the effect of miniaturized scale money gave by the SHGs to the respondent woman individuals in their pay creating exercises, reserve funds, and so on two taluks in particular Ranabennur and Shiggaon were chosen for the investigation. Test of 240 ladies of SHGs were taken for the examination. Effect of smaller scale money is certain on SHGs. SHGs had the option to take the advantages of all the credit gave by the SHGs. They had the option to produce pay.

Prabhavathy, 2011 investigated an Empirical Study of SHGs and Rural Development in Tuticorin District has examined that SHGs began its working all once again Tamil Nadu, in certain regions they are working viably though in certain territories they face issues. Since, SHGs help ladies to accomplish financial strengthening, this approach measures can contribute a ton to the country improvement. These days, the ladies in the SHGs are additionally regarded by the others, since they are free in procuring the salary and they are adding to family pay, use and reserve funds. They can ready to contribute all alone to the improvement of the general public and the country an entirety. Venkatesh and Kala, 2010 in an investigation titled "Engaging provincial ladies right through self-help groups" broke down the financial strengthening of woman in the South Tamil Nadu and found that in the wake of joining the SHGs the salary of the woman individuals have enlarged and the month to month family unit surge has likewise been up lifted significantly. The SHGs in South Tamil Nadu are exceptionally successful to expand women empowerment in provincial zones.

### 3. Research Methodology

The paper tries to attempt to construct a study of female member's participation in decision making and enhancing socio-economic benefits have a considerable impact on women empowerment.

#### 3.1 Type of research

The study is based on analytical and descriptive research.

#### 3.2 Sources of data

The study is based on primary and secondary data. Primary data were collected a closed format questionnaire have been used and secondary data were compiled from various books, journals, articles, research paper and web sources. The collected data were analysed by classifying and tabulating.

#### 3.3 Sampling technique

Probability sampling was used. Respondent selection is based on random sampling adopted by the researchers.

#### 3.4 Sample size

The ideal sample size taken for analysis were 200 female members of the particular revenue block comprising of various SHGs, selected randomly.

#### 3.5 Study area

To define the study area cluster sampling is used. For sample collection, nagarbera revenue block of Kamrup district have been selected. Nagarbera block is further divided into many panchayats.

## 4. Results and Discussion

### 4.1 Analysis of collected data

**Table 1:** Age wise classification

Age	No. of respondents	Percentage
20 - 30	32	16
30 - 40	97	48.5
40 - 50	54	27
Above 50	17	8.5
Total	200	100

Source – Field study

### 4.2 Inference -1

The above table shows the age wise classification of the respondent selected for the study. Respondents were classified into various age basis. It shows that respondents under the age group of 30-40 maximum number of them joined SHGs and those are above 40 age have less joined SHGs i.e. there is decline in joining the group. The middle age are more interested in joining the group.

**Table 2:** Family system wise classification

Family system	No. of respondents	Percentage
Single	106	53
Joint	94	47
Total	200	100

Source – Field study

### 4.3 Inference-2

It is evident from the above table that, 53% of women belong to single system of family and 47% remained from the joint family system. It makes clear image that in the present day the rural area have lost the importance of remaining in a joint system. They are more inclined to the nuclear or individual family system. Those women are now growing towards the small family norms or adopted the living in a independent way of livelihood.

**Table 3:** Working structure (Before joining and after joining SHG)

Factors	No. of respondents	Before joining SHGs	No. of respondents	After joining SHGs
Cattle rearing & allied activities	20	10	17	8.5
Seasoned labour	98	49	69	34.5
Weaving/Handicraft	41	20.5	38	19
Farming activities	15	7.5	12	6
Other activities	26	13	64	32
Total	200	100	200	100

Source – Field study

### 4.4-Inference-3

The above table clearly reveals that the working structure have changed their history from the pre and post analysis of joining SHGs. It indicates that before joining groups women are not involved in working activities and cannot participate in earning income for the family. Their livelihood enhanced or changed after they joined the SHGs. Before joining numbers of women activity were mostly seen engaged in seasonal labour activities i.e. 49% than in other workforce. But post analysis shows that women have shifted their workforce activity from being remain in seasonal labour to other activities i.e. 32% , as it was previously only remained to 13%. Those other activities which can be performed according to their own system and have the flexibility in working from their home based environment.

**Table 4:** Socio-economic benefits after joining SHGs

Factors	No. of beneficiary	Agree in %age	Disagree in %age
Increase in income	200	100	0
Savings culture developed	200	100	0
Good decision making	200	82	18
Able to access promotional assistant	200	74	26
Structured & collective grievance expressed	200	77.5	22.5

Source – Field study

#### 4.5 Inference-4

It is clearly seen that the beneficiary have agreed to the point of increased income criteria i.e. cent percent have agreed that their income have increased after joining SHGs along with the y have also developed their savings habit too. But their involvement in taking or making a decision regarding their family role were stated to 82% only. But accordingly their grievance settlement with a collective nature is only of 77.5%, which is better than to assisting promotion. Overall it explains that their economic / living standard have got enhanced, also the regular savings habit but they have lack of access to any kind of formal training to build up their skills.

**Table 5:** Investment activities and utilization of credit

Sl. No.	Factors	No. of respondents	Yes	No
1.	Loan taken from SHG	200	174	26
2.	Purchase of machine for tailoring & allied activities	174	93	81
3.	Agri-Horticultural activity	81	14	67
4.	Credit utilization for generating income	200	174	26
5.	Non-productive activities	67	18	49
6.	Purchase of raw materials for involving in other activities	49	21	28
7.	Engage in small scale manufacture	28	28	0
8.	Repayment of loan on given time	200	174	26

Source – Field study

#### 4.6 Inference-5

From the above it is evident that among the total number of respondents, only 174 women have taken loan from different SHGs, leaving a small no. of persons of 26 and same no. of respondents have also utilized their credit used for Income Generating Activity (IGA) and all have repaid their credit amount taken from the group, simultaneously. But the investment activities tells us a different

story, as we clearly see that among those 174 women who have taken loan are engaged in different income activity to generate revenue. For tailoring related activity, 93 among them are only engaged, In case of agri-horti, from rest of 81 persons, only 14 are involved, leaving 67 of which only 18 are in non productive sector. The rest two factor i.e. of purchase of raw materials for doing work and small scale producing have got the good no. of women force. So, the women population of the village are mostly are interested in those IGA where low need of funds are required, can be operated from home, low cost of purchasing raw goods that are needed for earning, rather from doing those work where less labour-oriented work.

**Table 6:** Empowering women after involving in SHGs

Factors	No. of respondents	Agree in %age	Disagree in %age
Family income contribution	200	100	0
Up gradation of skills	200	71	29
Bank linkage operation	200	95	5
Better communication	200	87	13
Healthcare facility	200	65	35
Awareness on social issue and able to take better structured decision	200	69.5	30.5

Source – Field study

#### 4.7 Inference-6

The above table shows how after getting involved in SHGs and how they are being empowered. Cent percent respondent agree that they contribute to their family income category through doing small savings. The bank linkage have been developed very much, keeping only at less of 5% than to achieve the 100% level, i.e.95%. 71% of respondents being able to hone up their skills leaving only 29% of the respondents, suggest that proper training have to be provided to enhance their skill levels. Communication and leadership ability or capacity have increased too that up to considerable level of 87%, which suggest that the women members could able to grade up their better communication among each other's. The last two factors have a decline trend i.e. lack of access to good healthcare facility and less aware about social issues & domination in taking decision, which stick to 65% and 69.5% respectively. It happens due to male dominated in rural area where female have less power to take any independent decision. But if the decision is to be taken, then it is to be done with a collective and collaborative effort with all the different community groups' involvement.

#### 4.8 Suggestions

According to the study conducted and the inferences made after analysing the above table, the following suggestions are made:-

1. Overall balanced development and proper utilization of SHGs strength and need for proper rating and categorization should be done.
2. Categorization of SHGs are to be conducted on the basis of their capacity or skill. A proper capacity building training and skill up gradation on different issues related to their competence and availability of resources.
3. The members of the SHGs should be provided with adequate training facilities and receive training in specific areas of product selection, quality of products pare to be bought, techniques of production and other knowledge required for improvement of their business.
4. Motivate SHG women to participate in Govt. Sponsored community-driven programs and other community development program, so leadership and decision making capability should be built.
5. Majority of the women are ignorant of the basic rights. Hence, literacy classes should be organized at frequent intervals to come up about their awareness, with adequate classes of financial knowledge.

## 5. Conclusions

The productivity and efficiency increased when there are a proper environment and facilities to grow up. Such type of facilities and schemes to enhance the socio-economic level of the people to be introduced by govt. in a several way. So, measuring the socio-economic impact of SHG's on women empowerment, the present study shows that participation in SHG has improved the access to credit, this has helped women to reduce their dependency on money lender. The woman has invested credit obtained from SHG on new economic activity and strengthening old activity to enhance their livelihood. SHG provide a platform to women to start own entrepreneur with the support of SHG credit and also to discuss social issues in the group. They contributed in monthly income of household that indicate the contribution in somehow they reduce the gender inequality and sustained the poverty which is not transit to next generation. They collectively organized for the community-related issue and contributed unit to prevent them. SHG develop a habit of saving among women, mobility, and interaction, it reflects women come out four walls of the house. Another side of the study shows due to lack of proper rating/ categorization they have limited sources for economic development activity. They have not got any kind of promotional assistance from agencies to enhance their skill; still, they are doing their traditional income generation activities. Their decision making power is still on edge, for this, they are totally dependent on male, this shows that the society is still male dominated and women are pushed to the walls in the decision-making process. Although SHGs helps women somehow in economic independence and their involvement in development process increased,

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