



## **Empowerment of Women through Self Help Group - A Case Study under Katlicherra Block of Hailakandi District in Assam**

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### **Abstract:**

In India, rural women are generally living in a condition of socio-economic and politically backward condition. It is therefore very essential for the rural women to start business or to undertake different economic activities so that they become self-employed and self-reliant. Here self-help group can significantly help the women to make their livelihood sustainable. A self-help Group is a small, socio and economically marginalised group of 10-20 rural poor people which comes together to save small amounts regularly. And eventually takes loan for small business activities. It generally performs various types of economic activities with the help of their small savings in order to uplift standard of living. Self-help groups of women are mainly informal group of women in rural area that gathers women as a member in the group to gain economic benefits out of mutual help, solidarity and social responsibility. Generally, the economic benefit includes mobilization of savings and credit facilities and to pursue group based economic activities. SHG approach is the group based approach, which helps the poor women members of each SHG to accumulate capital by way of small saving and helping them to get credit facilities from their funds. By this approach women can make themselves economically and socially empowered. The SHG can empower poor women by providing facilities like savings and credit in the economic development process of the society. The objective of the present study is to analyze the economic and social gains derived by the members after joining the SHGs under Katlicherra block of Hailakandi district. Thus, suggest some measures in order to enhance the empowerment of women through SHG. The study is based on primary data collected from field survey. The present study clearly revealed that the women of various SHGs members have substantially improved their standard of living as well as make them self-reliant after joining in SHG. The members have joined self-help groups to get loans to improve their economic status. The study

also revealed that women are more conscious for their liberty, rights, freedom, security and social status.

**Keywords:** *Poverty, Women, Empowerment, SHGs, Katlicherra,*

**Introduction:**

Women empowerment is a global challenge because in rural areas women are being deprived in many socioeconomic aspects. In rural India there exists a large discrepancy about the equality of women in various fields. Women are given less importance in regard to the opportunity to access education, to start economic activity, and to enjoy political rights. In most societies, women are subject to discrimination in decision making both inside and outside the family. However, the role of women is not only important in economic activities, but its role in non-economic activity is equally important. In any society the role played by women is of crucial significance and an important indicator for a nation's over-all progress and without the active contribution of women in the economy any society is not expected to prosper.

Women in rural India are forced to play a very sub-ordinate status to their male counterparts and the wages that they receive for their work are much lesser as compared to their male counterparts. Further, they are either compelled to work within the confines of the household and if they are working outside they are generally engaged in low-paid field activities which do little to enhance their self-esteem and socio economic status (Kumar, 2006). The inequalities between men and women and discrimination against women are an age-old issue all over the world. Thus women quest for equality with man is a universal phenomenon. Women should equal with men in matters of education, employment, inheritance, and politics etc.

Given such a bleak scenario where the status of women in rural areas is even poorer. However, the mechanism of women self-help groups for alleviating poverty and empowering women have been functional across various parts of India over the last few decades. This mechanism aims to engage women in income generation activities and thereby make them economically self-reliant by providing them with customized savings and credit facilities for their needs, thereby removing their reliance upon local money lenders in villages. Self-help groups in India essentially comprise of poor rural women who utilize the credit facilities provided to them through the group for their basic needs as well as for setting up income generation activities which further enhances their socio-economic status. Based on this scenario the present study is trying to explore how the rural women living in Katlicherra can empower themselves through Self-help groups programme and make their livelihoods sustainable.

### **Self-Help Groups (SHGs):**

As per the report of National Bank for Agriculture and Rural Development (NABARD), SHGs which refer to a voluntary association of 10-20 persons (usually women) who are homogeneous with respect to social and economic background and come together for promoting savings habit among members and for a common cause to raise and manage resources for the benefits of group members. Women who join hands to solve their problems based upon mutual help and cooperation basis have provided a platform for the poor rural women to come together and solve their problems based upon mutual help and cooperation.

They have also enabled women to address the social problems they have been facing by inculcation of a feeling of social-affiliation as a result of belonging to a group and further, the savings and credit facilities provided in the group by the group members independently or in collaboration under the mentorship of Non-Government organizations, banks and other institutions have paved the way for economic self-reliance which was so desperately missing in the past (Kumar, 2006).

### **Impact of SHGs on Women:**

There has been a great deal of research conducted by researchers across various parts of India which has endorsed the positive impact of SHGs upon the participating women. Some of the influential studies are listed below. Being part of a SHG and having access to micro-credit has helped improving the economic situation of low-income category women and has also resulted in inculcating the savings habit among women (Panchakshari & Huddedar, 2012).

Further, it has also been reported that SHGs have been instrumental in developing the latent decision making capabilities of women and have also led to the development of their leadership skills (Das, 2012). Financial inclusion, which is a vital prerequisite for economic growth in context of poor people has been made possible through the SHGs for the poor women who join these groups (Talwar, 2012).

### **Profile of the Study Area:**

The present study deals with empowerment of women through SHG under Katlicherra block of Hailakandi District of Assam. There are five blocks in Hailakandi district namely, Algapur, Hailakandi, Lala, Katlicherra, South Hailakandi. The total number of SHG in Hailakandi District is 5442. Katlicherra block have 8 Gaon Panchayats (GPs) and 64 villages cover under this, where total number of SHGs are 503. Katlicherra is one of the 3 constituencies located in Hailakandi district. Katlicherra Grant is a large

village located in Katlicherra Circle of Hailakandi district, Assam with total 946 families residing. The Katlicherra Grant village has population of 4166 of which 2129 are males while 2037 are females as per Population Census 2011. Katlicherra Grant village has higher literacy rate compared to Assam. In 2011 Census, literacy rate of Katlicherra Grant village was 81.28 percent compared to 72.19 percent of Assam. In Katlicherra Grant Male literacy stands at 87.21 percent while female literacy rate was 75.25 percent.

### **Objectives of the Study:**

The broad objective of the study is to evaluate the role of SHGs in promoting Women's empowerment in the study area. However, the study has the following specific objectives:

- To analyze the economic gains derived by the members after joining the SHGs.
- To examine the social benefits derived by the members after joining the SHGs.
- To suggest appropriate policy intervention for the effective performance of SHGs.

### **Methodology:**

The present study is based on primary data. The primary data is collected with the help of a pre-tested questionnaire. In order to examine the empowerment of women, the present study used SHGs member as unit of the study. The data have been selected from various social categories, such as General, SC, ST and OBC, data has been collected using a structured questionnaire according to their population in Katlicherra. Stratified random sampling techniques have been adopted for the study. There are five blocks in Hailakandi District and Katlicherra is one of them. In Katlicherra block there are eight Gaon Panchayat (GP) under which, the total number of SHGs are 503. For the present study only 20 SHGs are preferred and then 150 group members have been selected for this study. The data secondary have been collected from *National Rural Livelihoods Mission* under Ministry of Rural Development, Government of India.

### **Analysis and Interpretation:**

The present study is dealt with the impact of economic empowerment of women through SHG under Katlicherra block of Hailakandi district. The collected primary data is tabulated and computed with the help of descriptive statistics. Simple statistical tools such as percentages are used. A substantial part of this research paper is based on table analysis.

**Reasons to join in the Self-Help Groups:**

The main objective of SHG is to promote savings and financing for productive and utilitarian purposes. This is true because many people in the field of study have joined SHGs to get loans and promote their personal savings, besides social status. In the current study, respondents have joined self-help groups to obtain loans, to generate more money and to improve the social status. Reasons to join self-help groups are presented in Table 1.

<b>Caste</b>	<b>For getting loan</b>	<b>To earn money</b>	<b>For social status</b>	<b>total</b>
General	16 (50%)	12 (37.50)	04 (12.50)	32 (100)
SC	29 (52.72)	22 (58.18)	04 (7.27)	55 (100)
ST	06 (66.67)	03 (33.33)	01 (1.11)	10 (100)
OBC	22 (41.50)	29 (54.71)	02 (3.77)	53 (100)
Total	73 (48.67)	67 (44.67)	10 (6.66)	150 (100)

Source: Computed from the field Survey.

From Table 1, it clear that almost 49 percent of the respondents have joined the self-help group to get loans in order to buy livestock and to start small business. It is also noted that 44.67 percent of the respondents across all social category have joined self-help groups to earn money by savings and investment process. And almost 7 percent of the respondents have joined self-help groups to improve social status because they believed that SHGs give them identity that includes self-awareness, high self-esteem, self-confidence and courage.

**Attitude to Family Members:**

Table 2 represents the attitude of the family members of the respondents after joining the self-help group. It is found that 57.33 percent of the respondents of all social classes have said that members of their family are encouraging them to join and work for self-help groups. Whereas 42.67 percent of respondents expressed that members of their family do not want them to join and work for SHG, in other words their family members discourage them to live in self-help groups. Their belief is that joining in SHGs means wasting time and energy.

<b>Table 2. Attitude of the Family Members of the Respondents towards them after they have joined in the Self - help Groups</b>			
Attitude			
Caste	Encouraging	Discouraging	Total
General	25 (78.12)	07 (21.87)	32 (100)
SC	30 (54.54)	25 (45.45)	55 (100)
ST	08 (88.89)	01 (11.11)	09 (100)
OBC	22 (40.74)	32 (59.25)	54 (100)
Total	86 (57.33)	64 (42.67)	150 (100)

Source: Computed from the field Survey.

### **Change in income generation after joining in the self-help Groups:**

Income is the major determinant of the standard of living of the people. The SHGs member's income has been increased after joining the SHGs. Table 3 represents the extent to which the income changes of the respondents after joining the self-help groups. It is found that 47.33 percent of respondents viewed that there has been substantial increase in income earned among the group members after joining the self-help groups. The respondent believed that their weekly savings helped to raise more fund in their savings account this results more investment become possible which ultimately increase their earnings. This increases the willingness to participate in the SHGs' activities.

<b>Table 3. Change in Income of the respondents after joining in the Self-help Groups</b>				
Caste	Extent			Total
	Substantially Upward	Considerably Upward	Moderately Upward	
General	18 (56.25)	10 (31.25)	04 (12.50)	32 (100)
SC	28 (50.90)	20 (36.36)	07 (12.72)	55 (100)
ST	03 (33.33)	05 (55.55)	01 (11.11)	09 (100)
OBC	22 (40.74)	20 (37.03)	12 (22.22)	54 (100)
Total	71 (47.33)	55 (36.67)	24 (16.00)	150 (100)

Source: Computed from the field Survey.

Again 36.67 percent of the members respond that after joining self-help groups, there has been a considerable increase in earnings whereas only 16 percent of the respondents said that there is a negligible increase in earnings among the members after joining self-help groups. From the study it is found that many women members independently involve in the economic activities individually after joining SHGs. Therefore, they are now economically independent and contribute to increase their household income.

The SHG provides various types of loans to their members. The various types of loans provided by SHG are business loan, marriage loan, medical loan, housing loan, cattle loan, agricultural loan, etc. The various types of loans provided by SHG to their members are listed in the table 4 below.

<b>Type of loans</b>	<b>No of respondents</b>	<b>Percentage</b>
Business loans	19	12.67
Marriage loans	09	6.0
Medical loans	22	14.66
Housing loans	05	3.33
Cattle loans	07	4.67
Agriculture loans	24	16.0
Non-loan receiver	64	42.67
Total	150	100.00

Source: Computed from the field Survey.

There is a great demand for credit among the members of SHG for doing small business for example, opening of poultry firm, cottage industry, nursery, dairy farm etc. The SHGs in the study area provide loan to their member for various purposes at very low interest rate. The highest percentage of loan, (16 percent) is provided by SHG to their members for agricultural purpose. And the second most is accrued by the members (i.e. 14.66 percent) for medical purpose. Almost 13 percent of the respondents have taken loan for doing small business. However, only 5 members out of 150 have taken loan for housing purpose. It is the general body meeting of SHG which decides the loan disbursement procedure. It is observed in data analysis the all members in the SHG are in need of credit.

<b>Caste</b>	<b>Non-loan receiver</b>	<b>Rs. 5000/- to Rs. 10000/-</b>	<b>Rs. 10000/- to Rs. 15000/-</b>	<b>Rs. 15000/- to Rs. 20000/-</b>	<b>Rs. 20000/- and above</b>	<b>Total</b>
General	10 (31.25)	12 (37.50)	06 (18.75)	04 (12.50)	00 (00)	32 (100)
SC	22 (40)	23 (41.81)	07 (12.72)	02 (3.63)	01 (1.81)	55 (100)
ST	04 (44.44)	04 (44.44)	01 (11.11)	00 (00)	00 (00)	09 (100)
OBC	28 (51.85)	16 (29.62)	08 (14.81)	00 (00)	02 (3.70)	54 (100)
Total	64 (42.67)	55 (36.66)	22 (14.67)	06 (4.0)	03 (2.0)	150 (100)

Source: Computed from the field Survey.

The distribution of loans to SHGs members is shown in the table 5. Here from the table it is clear that majority of the respondents across all social classes have borrowed money of Rs.5000 to Rs. 10,000 for the purpose of doing small business activity. While asking the reason for taking the small amount of loan, the members replied that it is very easy for them to repay the loan in time and also to avoid debt trap. The second highest loan (i.e., from Rs.10000 to Rs. 15000) are taken by the members are 18.75 percent by General category, 12.72 percent by SC, 11.11 by ST, and 14.81 by OBC. Only small number of the respondents in the study has taken large amount of loan i.e, Rs 20000 and above. From this analysis it is cleared that 64 out of 150 respondents have never applied or received any loan.

**Conclusion:** This study is conducted the role SHG in promoting women empowerment under Katlicherra block. Here the study is done by using primary data collected from the field survey. The present study clearly revealed that the women of various SHGs members have substantially improved their standard of living as well as make them self-reliant after joining in SHG. Here most respondents have joined self-help groups to get loans to improve their economic status. Here 57.33 respondents said their family members are encouraging them to join and work for SHGs. Whereas 43.76 percent of the respondents state that their family members discourage them to join and work in self-help groups. However it is cleared that the sample beneficiaries, are gaining employment by adopting own personal skills and home based activities. The micro-finance system is playing a significant role in empowering women through SHGs. The overall analysis of this study establishes that women empowerment under Katlicherra block



was above average and the rural credit helps members of women SHGs to start new business. It is found that majority of women SHGs have taken loan for various economic activities, such as, Cattle rearing, poultry rearing, fishery, textiles and handloom works, Weaving and embroidery, food processing, agriculture etc. The women SHGs of Katlicherra Block are providing rural credit to women members of the SHGs. Most respondents said that joining self-help groups has increased the income significantly. The study also revealed that women are more conscious for their liberty, rights, freedom, security and social status. But many of them are still deprived from the same. Hence, they should be provided with their deserving rights and liberties with dignity. It can be concluded that women are part and parcel of our society so, it is essential to empower them.

### **Suggestions and Recommendations:**

The following suggestions and recommendations have been made based on the findings of the study. These are as follows:

- i. The Concerted efforts should be made to form SHGs for women as much as possible in rural and tribal villages to uplift womenfolk particularly in very Hailakandi backward areas.
- ii. NGOs, Educational Institutions and Social Service organizations etc engaged in the works of promotion and development of SHGs should be encouraged at all levels with sufficient financial grants and appreciation and awards
- iii. Conducive atmosphere and harmonious network should be established among Government Agencies, Banks, NGOs, Other service organizations for effective functioning of SHGs to avoid overlapping and duplications.
- iv. Banks and other financial institutions should work with open-mind and service motives to promote SHG among women particularly downtrodden communities like scheduled caste and scheduled tribes, marginalized groups in order to bring them into main stream of development.
- v. SHGs should be strictly encouraged to undertake economic activities for sustainable income to the group.
- vi. SHG can be encouraged to form cooperative societies to promote Village, Cottage and Other industries for which raw materials and resources available abundantly in and around rural and tribal areas
- vii. SHG may be encouraged to involve in manufacturing of local products such as handmade products, handicrafts, handlooms etc. to fetch in local, regional and national markets.
- viii. In order to promote SHGs for women empowerment Mass media such New papers, TV , radio etc can play a significant role by creating

awareness in the public and also among women about the merits of SHGs by publishing success stories of SHGs ,case studies, achievement of NGOs and Government efforts etc.

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