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SELF HELP GROUP-BANK LINKAGE PROGRAMME AS AN INSTRUMENT OF ECONOMIC UPLIFTMENT OF POOR WOMEN OF ASSAM: A CASE STUDY OF RAHA BLOCK OF NAGAON DISTRICT

SUMIT DEY
RESEARCH SCHOLAR
ASSAM UNIVERSITY
SILCHAR

LAKHIMI NATH
RESEARCH SCHOLAR
ASSAM UNIVERSITY
SILCHAR

PRIYAM KALITA
STUDENT
SONARI COMMERCE COLLEGE
SONARI

ABSTRACT

Indian society has always placed a very respectable position to the women. Ensuring gender equality in different socio economic sphere has always remained the top priority of policy makers. Notions of women empowerment and their security can always be observed in the manifestos of all the political parties. Despite this, the present socio economic status of women in India is very miserable. Except the women belonging to the high class group, the entire class of poor women is surviving in the worst possible socio economic condition. In this context the Self Help Group (SHG) -bank linkage programme as launched by NABARD in 1992 can become a very effective tool of uplifting the socio economic status of poor women. There are enough evidences across the globe to show, how the SHG- bank linkage programme through its functioning can provide productive employment opportunity, safe credit facility, saving opportunity and thereby can eradicate poverty. However this programme had started quite late in Assam in compare to other states of the country. Therefore in order to access the success of this particular programme in Assam, an attempt is going to be made to study the pre and post economic condition of women SHG member of Raha block of Nagaon district.

KEYWORDS

Empowerment, SHGs, Employment.

I. INTRODUCTION

Most women across the globe rely on the informal work sector for an income. If women were empowered to do more and be more, the possibility for economic growth becomes apparent. Empowering women in developing countries is essential to reduce global poverty since women represent most of the world's poor population. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Emancipation of women is a pre-requisite for nation's economic development and social upliftment. Poverty is the main obstacle for the improvement of the women. The role of women and the need to empower them are central to human development programmes including poverty alleviation. In spite of various programs relating to poverty alleviation has been started, it was observed that micro credit system through SHGs bank linkage programme plays a very important role for the empowerment of woman in rural areas, especially from the poor families could be benefited. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development.

Self Help Group (SHG) is a small, autonomous, non political group of people living near each other and sharing common concerns, who come together voluntarily to work jointly for their personal, social and economic development. They agree to save regularly and convert their savings into a Common Fund known as the Group Corpus. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The main objective of SHG formation is to improve poor people's access to microfinance. One of the major causes of persistent poverty in the backward regions of countries like India is that the poor people are not considered as credit worthy and as a result they have extremely limited access to the formal financial services. Micro-finance programmes are important channels for providing small credit to the rural poor in order to alleviate poverty. Micro-financing programmes through Self-Help Groups (SHGs), introduced in several parts of India, have the potential to minimize the problem of inadequate access of the poor to the banking services.

Since women empowerment is critical to the socio-economic progress of the country, investing in women's capacity building and empowering them to exercise their choices is not only valuable itself but is also the surest way to contribute to economic growth and overall development. Empowerment of women has now become a key issue in the Government's Five-Year Plans-by organizing women into SHGs to make the beginning of a major process of empowering women. In the same way, the agenda of SHGs is 'Empowerment' and shift from dormant masses of the rural women to vibrant masses by bringing more income in the hands and control of women so that they can lead a better social life.

In the North- east region of India, the SHG- Bank linkage programme started in 1997-98. Since then the number of SHGs linked to the banks have increased considerably especially during the last few years. The growth rate of SHGs linked to banks has been nearly 200 percent in the North-east from 2001-02 onwards compared to only 50 percent for all India. In north-east India, the state Assam is the leader in the area of the number of SHGs linked to banks and amount of bank loan received. However, the distribution of SHGs over Assam is skewed. Therefore in order to access the success of this particular programme in Assam, an attempt is going to be made to study the SHGs bank linkage programme for the upliftment of poor women of Raha block of Nagaon district.

II. OBJECTIVES

The main objectives of the study are as follows-

- To know the socio economic status of women SHG members of Raha block of Nagaon district.
- To highlight the impact of SHG-bank linkage programme in economic upliftment of women of Raha block of Nagaon district
- To identify the impact of SHG- BL programme on political knowledge of women SHG members of Raha block of Nagaon district.
- To identify the economic activities undertaken by the group members of SHG.

III. PROFILE OF THE STUDY AREA

The geographical area selected for study is the Nagaon district of Assam. Nagaon is one of the 29 districts of Assam. As per census 2011, Nagaon had a population of 2,823,768 of which male and female were 1,439,112 and 1,384,656 respectively. Average literacy rate of Nagaon in 2011 were 72.37. If things are looked out at gender wise, male and female literacy rate were 76.51 and 68.07 respectively. Sex Ratio in urban region of Nagaon district is 964 as per 2011 census data. As per 2011 census, 86.91 % population of Nagaon districts lives in rural areas of villages. In rural areas of Nagaon district, sex ratio is 962 females per 1000 males. Literacy rate in rural areas of Nagaon district is 69.96 % as per census data 2011. Gender wise, male and female literacy stood at 74.22 and 65.52 percent respectively. As per HDR of Assam- 2003, the position of Nagaon in HDI ranking is 14 out of 23 districts of the state and its GDI rank is 22 which is very much low. Our study area Raha block is one of the 18 blocks of Nagaon district. Raha is situated at about 22 km west of Nagaon district and it was an important Chowki during the Ahom Days. Raha is a small town situated on National Highway 37 connecting Guwahati and Nagaon. Today, Raha is an important trade centre for agricultural products such as paddy, jute and mustard. An important institution here is the Fishery Training College - the first of its kind in Nagaon.

IV. STATEMENT OF THE PROBLEM

Nagaon district is one of the most backward district of Assam. It is thickly populated and the overall literacy rate is also significantly low than the national and state average. Further the area is absolutely backward in terms of Industrialization. Therefore the SHGs-BL programme in this particular area has a very high prospect through providing gainful self employment opportunity to the poor especially to the women. SHGs - BL programme although started quite late in Assam in compare to the other parts of the country but in recent years it has taken the momentum. Therefore in order to evaluate the success of this programme in Assam, one of its backward district has been selected as the area of the study.

V. METHODOLOGY

5.1 SAMPLE AND SAMPLING TECHNIQUE

Out of the seventeen gram panchyats (GPs) of Raha Development Block, Amtola, Ranthali, Chaparmukh, Raha, Hatbor, Amsoi has been purposively selected as the study area. The logic behind this is, out of the selected GPs the first three are comparatively backward in terms of financial and economic infrastructure whereas the rest three are relatively developed in terms of the same. A sample of 24 SHGs, four from each of the six GPs has been randomly selected. Information on 120 women members (that is 5 members from each SHGs) has been collected. Thus the study is based on multi stage sampling.

5.2 METHODS OF DATA COLLECTION

The study is mainly based on primary data. The macro data about the SHGs of the area has been collected from the block officials of Raha development block and the field data on the women members of the selected SHGs has been collected through survey method using personal interview schedule.

5.3 DESIGN OF THE STUDY

The data collected for the selected 24 SHGs are represented and interpreted through statistical tables and Pie charts. The study is essentially a descriptive one. It aims at describing the role played by SHGs - BL programme in women empowerment through providing them financial security.

VI. FINDINGS AND DISCUSSION

6.1 SOCIO ECONOMIC STATUS OF THE RESPONDENTS

➤ 6.1.1. Distribution of the respondents on the basis of Age Group

Table 1 represents the distribution of the respondents on the basis of age group. This section is included in order to show the impact of SHGs-BL programme on the women of different age group. It is clear from the table that majority (42.50%) of the respondents are from the age group of 30-40, followed by 30% in the age group of 40-50 and 21.67% in the age group of 20-30. However it can be noticed from the table that SHGs -BL programme is not very much popular among the women in the age group of below 20 and above 50. It is a matter of concern that SHGs- BL programme is unable to target the section of senior women, because this section of the women are mostly financially insecure.

TABLE 1: DISTRIBUTION OF THE RESPONDENTS ON THE BASIS OF AGE

Age group	No of respondents	Percentage (%)
Below 20	04	3.33%
20-30	26	21.67%
30-40	51	42.50%
40-50	36	30%
50-60	3	2.50%
Total	120	100

Source: Field Survey by the authors

➤ 6.1.2. Marital status of the women

Married women, many often in the poor are subjected to domestic violence and they are mostly dominated by their husband in terms of financial matters (Dey et.al 2013). In this context SHGs -BL programme can play a greater role in economic empowerment of these women by providing them the opportunity to participate in economic activities. Further this may reduce the frequency of domestic violence against them, because if they could earn, they will be treated as an asset to the family. However, apart from the married women, this programme is also important to the widow and divorced women, because these women in some societies particularly in the poor society are considered as burden to the family. Therefore these women should come out to avail the benefit of this programme.

TABLE 2: MARITAL STATUS OF THE WOMEN

Marital Status	No. of respondents	Percentage
Married	91	75.83
Unmarried	22	18.34
Widow and divorced	7	5.83
Total	120	100

Source: Field survey by the author

From table 2 it appears that SHGs -BL programme is playing a great role towards economic upliftment of married women. Most of the respondents (75.83%) are married and 18.34% of the respondents are yet to get married. However to assess the success of this particular programme among the widow and divorced women a separate study is needed.

➤ 6.1.3. Distribution of the respondents on the basis of Educational attainment

Most probably the most important benefit of SHG-BL programme is that both illiterate and literate women can participate in the programme. The illiterate and mere literate women, who are generally excluded from formal line can take the opportunity of becoming a member of SHG and thereby can become an economic agent.

TABLE 3: EDUCATIONAL ATTAINMENT OF THE RESPONDENTS

Educational Attainment	No of Respondents	Percentage
Illiterate	4	3.33%
Primary	29	24.16%
High school(v to x)	79	65.83%
Higher secondary	8	6.68%
Degree	--	--
Total	120	100

Source: Field Survey by the author

It can be seen from the above table that majority (65.83 %) of the respondents are high school level educated. 3.33% of the respondents are illiterate and 24.16 % have completed just primary level of education. It shows that educational attainment is not a barrier to join SHGs.

VII. IMPACT OF SHGS-BL PROGRAMME ON ECONOMIC UPLIFTMENT OF THE RESPONDENTS

Since the main objective of this paper is to identify the role played by SHG- BL programme in economic upliftment of poor women, so we will basically judge the effectiveness of this programme under the following heads-

7.1 INCOME

Economic upliftment of poor is possible through increasing their income level. Alternatively speaking, income generation is the only way to break the vicious circle of poverty. As an instrument of economic upliftment, the success of SHG –BL programme can be realized only when it can raise the income level of the poor women.

TABLE 4: IMPACT OF SHGS-BL PROGRAMME ON INCOME LEVEL OF THE RESPONDENT

Opinion	No. of Respondents	Percentage
Yes	87	72.5%
Yet to be realized	33	27.5%
Total	120	100

The above table clearly reveals that SHGs have brought much improvement in the income level of the respondents. Majority (72.5%) of the respondents are of the opinion that they have enjoyed increase in their income level after joining SHGs. However 27.5% of respondents revealed that they are waiting to realize the impact of SHG-BL programme on their income level.

7.2 SAVING

Income generation schemes are definitely the way to economic upliftment of poor, but it doesn't provide the guarantee of sustainable economic upliftment. SHGs- BL programme as we have seen above, can bring a positive impact on the income level of poor and thereby economic upliftment of them but to have sustainable economic upliftment, it must have a positive impact on the saving level of the respondents. This is because economic upliftment in true sense will occur when increase in income can provide them financial security over time and saving is the only way to ensure this. The impact of the SHG –BL programme on the saving pattern of the women SHG members is shown in Table 5.

TABLE 5: CHANGE IN THE SAVING PATTERN OF RESPONDENTS

PARTICULARS	PRE-SHG		POST-SHG	
	Number	Percentage	Number	Percentage
In the SHG	0	0	120	100
Personal account in Banks	0	0	4	3.33%
No saving	120	100	--	--
Total	120	100	120	100

Note: The 3.33% of the members in post SHGs period are saving both in the group account as well as in their personal saving account.

The table represents the saving behaviour of the respondent both pre SHGs and post SHGs period. It appears from table 5 that none of the respondents had any kind of saving in the pre SHG period. However after joining in SHG, all the respondent members as part of the mandatory saving of the group are saving in the group account of the SHGs. Thus SHGs formation has 100 % positive impact in the saving habit of the respondents. But the mandatory saving of the group members can not actually help in their economic upliftment, this is because the group members save a very marginal amount in the group account. Only 3.33% the members along with saving in mandatory saving of the group, are also saving in their individual bank account. Thus analyzing the saving behaviour of the respondents, it appears that SHGs- BL programme yet has not been able to yield the desired result in sustainable economic upliftment of poor women of the study area.

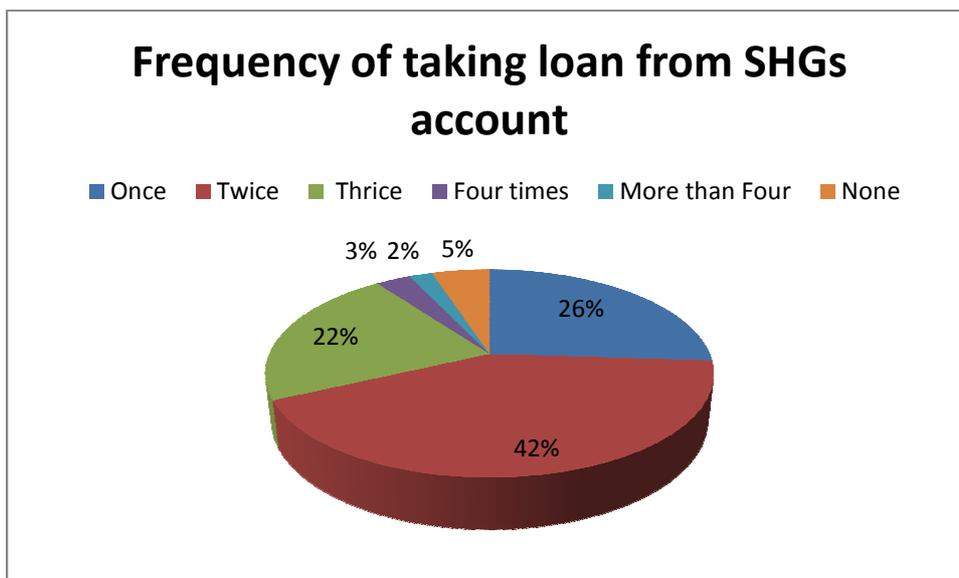
7.3 CREDIT

Economic upliftment of the poor is also possible through providing them cheap and safe credit facilities. It is established by various researches that financial inclusion of the poor will provide them productive employment opportunities and thereby can improve their economic condition. Further institutional credit is the way to protect the financially excluded women from the clutches of village moneylenders, who often exploit the poor by charging exorbitant rates of interest and manipulating their accounts. As a part of the financial inclusion strategy of the country, SHGs- BL programme is playing a major role in institutionalizing rural credit by providing access to cheap and safe credit facilities to the excluded group, as after joining the SHGs, members now can meet their marginal credit requirement from the group account of the SHGs.

TABLE 6: FREQUENCY OF TAKING LOAN FROM SHG ACCOUNT

No of time taken loan from SHG account	No of Respondent
Once	31
Twice	50
Thrice	27
Four times	4
More than Four	2
None	6
Total	120

Source: Field Survey by the authors.

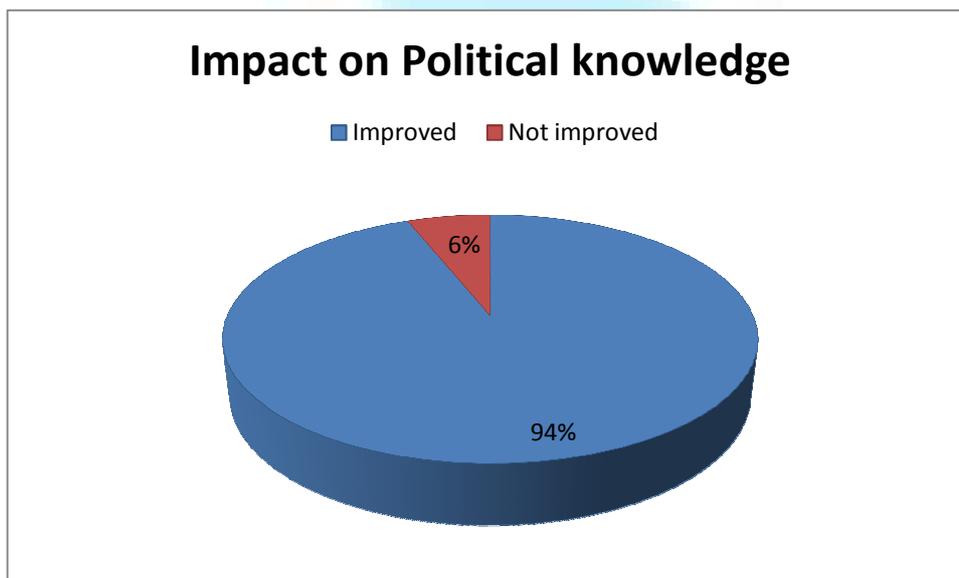


Source: Field survey by the authors

In the above chart we can see that altogether 95% of the members are taking the loan are benefited from SHGs. 42% of the members have taken loan twice while 26% have taken credit only once and 5% of the members have not taken credit yet.

VIII. IMPACT ON POLITICAL KNOWLEDGE

SHGs-BL programme can definitely improve the political knowledge of the group members. Various formal meetings organized at the block level and informal meetings within the group will help the group members to acquire knowledge about different government scheme and thereby enable them to avail the benefits.



Source: Field survey by the authors

From the above chart we can easily comment that SHGs- BL programme has radically improved the awareness level of the respondents. As 94% of the respondents are of the opinion that their political knowledge on different government scheme has improved after joining SHGs.

IX. TYPES OF ECONOMIC ACTIVITIES PERFORMED BY THE RESPONDENTS

SHGs of this particular area are engaged in different types of economic activities. However an important finding is that some women SHGs are engaged in full time business, whereas some others are doing their business seasonally or part time. We observed four types of full time economic activities which are piggery, poultry, weaving and goatery etc. and the part time activities include "Pitha making", toy making etc. The part time SHGs members are generally active in time of festivals like Bihu, Puja etc.

TABLE 6: DISTRIBUTION OF THE SHGS ON THE BASIS OF TYPES OF ECONOMIC ACTIVITIES

Nature of the economic activity	Economic activities	No of SHGs
Full time Business	Weaving	7
	Poultry	4
	Goatery	3
	Piggery	3
	Saree Selling	3
Part time and self employed	Pitha making, Pickle making	4
Both part time and Full time Business	Gift coupon games, Pitha making	16

Source: Field Survey by the authors

In the above table we can see that most of the SHGs are engaged in full time economic activity while only four SHGs are engaged in part time business. The part time groups become active in the time of festivals only, while the full time groups conduct their operation throughout the year. Among the full time groups,

weaving is the most popular activity. However among the 24 SHGs, 16 SHGs are doing both part time and full time business. These groups organize various types of gift coupon games in the time of Bihu, Deepawali etc.

X. SUGGESTIONS

- The educated unemployed women should also participate in the programme.
- Senior women should be encouraged to participate in the programme.
- SHGs should extend the area of their business.
- The group members should be made understand that SHGs are not only the means of taking easy loan; rather it is the opportunity to improve their economic condition.
- The group members should collectively utilize the benefits of different government scheme.
- The government should provide proper initiatives for the success of SHGs- BL programme in the prescribed area.

XI. CONCLUSION

From the above discussion, it appears that the SHGs-BL programme if implemented and utilize properly, it can change the shape of rural economy of India. But in our study area, the desired benefit of the scheme is yet to realize. Since the programme is able to achieve some sort of success in terms of income generation of the rural poor but it has failed to enhance the income of the respondent to the extent which enable them to think for saving. However, we can not deny the success of this programme in the study specially when we consider the widespread poverty, illiteracy and unemployment among the women of the area.

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