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Role of self help groups (SHG) in economic transformation of rural sector of Tamulpur development block

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Abstract

Self-help groups are the informal organizations of ten to twenty members coming forward with homogeneous purpose from similar socio-economic background. One of the goals of SHG mechanism is to mobilize credit facility through promoting internal saving and lending to ever deprive categories of people. Mainly, the SHG members are aiming to boost up earning level by involving in the SHGs and to get rid of the poverty. Along with financial benefit the SHG platform enabling members to more vocal in social forum. Presently, the SHG movement has become instrumental force for expediting small savings, small investment, and small income generation activities parallel to solidarity, joint responsibility and mutual support. The members of SHGs are trying to enhance their income level through some existing techniques as well as innovative ideas. Micro finance occupies a crucial role to facilitate the SHGs members by providing different types of small or micro loans. This study intends to focus on role of women SHGs on the basis of secondary and primary sources of data.

Keywords: Self-help groups, women empowerment, micro finance, economic transformation, income enhance

1. Introduction

The economically vulnerable peoples live in rural areas are suffering from numbers of problem. More than half of total population of India lives in rural area having pathetic economic background. Lacks of adequate road communication facility they are deprived from formal credit facility provided by nationalize financial institutions. Although they are striving to uplift their economic status, due to high propensity to consume they are far behind in the way of savings. Resultantly, low marginal propensity to save intends to discourage capital formation. The BPL category peoples are often indebted; consequently, the Vicious Cycle of Poverty encompasses them. They are suffering from multiple vulnerabilities. As a result, it harms per capita income, employment generation, education, standard of living etc. In India, basically the poverty of a household is reflected on female faces. Since the financial management of a household is being done by the female, therefore the female class is assumed as the prominent part of an economy, whereas this section is victim from several factors like traditional, social, cultural etc. Accordingly, after a deep study it is concluded that women empowerment is an essential condition for economic development. The government of India imported the idea of micro finance, germinated by Prof. Md. Yunus in Bangladesh. His micro loan model idea of self-help group is considered as historic success for poverty alleviation and social empowerment. The government of India has been initiating various schemes to uplift socio-economic condition of rural poor with the help of SHGs since last two to three decades. It is intended to explore with the study that how the SHG movement able to inspire the rural poor women to uplift their income level through some diversified income and employment generating activities.

In the national perspective the central government has been taken various strategies to uplift the economic status of SHGs members through diversified pathway of income generating activities. In fact, the enrichment of rural women folk, through training, workshop, exposition, participatory activity, group activity is the aim of SHGs movement. The ministry of rural development intends to uplift the earning level among the poor women folk through

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the SHG mechanism. To elevate the skills, capacity building and self-sufficiency among the women folk to uplift the socio-economic status is the chief goal of SHG movement. Therefore, due to the rising acceptability, the SHG movement able to expedite the mechanism among the women folk.

However, economy of Assam has scanty of success story in regards to performances of SHGs in expediting financial inclusion due to a plethora of social, institutional and structural rigidities. These lacunas are prominent in Tamulpur block of Assam as one of the backward area with low literacy rate and comparatively low HDI. Therefore, the issue of "SHGs economic performance in rural sector" is chosen and to unearth the realities in a rural area Tamulpur of Assam.

Self Help Group (SHG)

The Self-Help group is some well-organized average fifteen people's society coming voluntarily together with common aims and objectives. SHGs are the social group having similar socio-economic background. The women folk agree to small saving, small lending regular basis. They are coming together with mutual understanding to help each other and aiming to boost up socio-economic status by mitigating poverty. Along with social-cultural destination more focus is laid on financial enforcement, i.e. small savings, investments, small credit, utilization of loan, refund of loan, self-employment, income enhancement etc. Organized villagers must be systematized, aware financially, aware to maintain social peace and harmony etc., in that perspective, SHG might be considered as the adequate platform.

NABARD defines SHGs as "small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision" (NABARD, 1997)^[8].

A SHG is defined as a "self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose"¹

"Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also help them to have access to formal credit facilities. In general, Self Help Groups created on the above line of functioning have been able to effectively reach the poor, especially the women, help them to obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them. Self-Help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for poverty eradication, rural development and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. SHGs serve as a medium of delivering micro credit to the members and reduce their dependence on explicative informal credit delivery system consisting of money lenders, land lords, traders etc." Das, (2021)^[3].

SHG, Women and Micro Finance

The ever-deprived money hunger sections of peoples are striving for capital formation. Scanty of formal credit accessibility is the main drawbacks of this category. The emergence of micro finance in 1976, originally from Bangladesh able to resolve this problem gradually through SHG. The genesis of micro finance is the outcome of deep study by legend person, banker, economist Prof Md Yunus in Bangladesh. It was experimented by providing small loans to the under-privilege section of women to invest in some income generating activities. After a historic success, the micro loan model is able to occupy a crucial place in financial perspective in international platform. Therefore, the social entrepreneur Md. Yunus is known as the founder of micro finance.

"Micro-credit, which is part of micro finance, is the practice of delivering small, collateral-free loans to usually unsalaried borrowers or members of cooperatives who otherwise cannot get access to credit." Hossain, (2002).

"In fact, micro finance is the process of sanctioning small loans to the needy poor and marginalized people especially women, who lacked collateral security but willing to contribute economically for the benefit their households and children. Such process is accomplished through a Micro Finance Institution (MFI) and Self-Help Groups." Das S. K. (2014)^[4]

"Micro finance in India started in 1974 in Gujarat as 'Shri Mahila SEWA Sahakari Bank' ² which is registered as an Urban Co-operative Bank. They provided banking services to poor women employed in the unorganized sector. Micro finance later evolved in the early 1980s around the concept of informal SHGs that provided deprived poor people with financial services³." Das S. K. (2014)^[4].

Statement of the issue

Without proper credit facilities it can't imagine about a sound society of less developed countries. It seemed prominent, especially in South-Asian countries including India. Of late, SHGs are evident to be success stories to provide formal credit facilities for fostering economic activities and eradicating poverty, specially, in rural sector. Now, it is evident that SHGs becoming a substitute for informal credit as well as effective and powerful instrument for rural economic development. The effectiveness of Micro Finance through SHGs germinated from efforts of Professor Muhammad Yunus attained the belief that such innovative idea reached the poor and disposed positive impacts on economic wellbeing.

The above perspective necessitates an in-depth look into a diversified social and economic structure, especially in rural sector in the light of "Roll of self-help groups (SHG) in economic transformation of rural sector of Tamulpur area". Hypothesizing that positive impact to be flourished by the innovative concept of SHGs in rural areas, the issue of Economic transformation by SHGs in Rural Sector has been chosen and seeks to induct it in Tamulpur district of Assam.

Objectives

The objective of study can be conclude as below-

- To assess the impact of Micro finance through SHG in household and society.
- To assess the economic transformation of SHG members and factor affecting in progress.
- To suggest measures for improving in subsistence level.

Research Questions

The aims of our study can be concluded with the help of following question summarized.

- What impact is focused on the society of rural area through the formation of SHG?
- How far the women of rural area getting facilities from SHG?
- How far the financial inclusion implemented?
- How the women are benefited with banking facility?
- Whether the employment opportunities are increasing or not in the rural sector by involving in SHG?
- How far the women folks are able to acquire the diversified income generating activities?
- Whether credit accessibility increases among the SHG members?
- Whether Participatory development executed in the SHGs?

Research methodology

As the objectives suggest, my study would be analytical and descriptive type of research based on mainly on primary data. The secondary information proposed to be collected from various published sources of Central and State books, magazines, newspapers, reports, seminar papers etc. Information would be gathered from Block Development Office, different layers of employees, NGOs field level workers, SHG members etc.

The reason behind selection of this block is that it is one of the backward areas of BTR and since I am presently belongs to this area it will be convenient for me to study deeply in field level work.

A sample of 210 women would be selected randomly from 70 SHGs (3 from each SHG) as sample unit for the study. Required information would be gathered from the chosen sample unit using a questionnaire schedule in the final phase of survey. Some statistical tools such as tables, ratios, percentages will be used to summarize the result.

Review Literature

There are numbers of literature relating "Role of self-help groups (SHG) in economic transformation of rural sector of Tamulpur development block" in international as well as national arena as given below.

Kahanka (2010)^[5] dealt with the evolution of Micro Finance and found that Micro Finance is most effective instrument for poverty elimination in county like India. His study emphasizes on strict code of conduct to be performed by SHG s for their effectiveness in rural sector.

Dr. Duyshyant Kumar (2017)^[6], expressed thoroughly how women can be benefited through SHG with the help of MF. By this system the women entrepreneur built as well as increases their confidence level. That is, women access to MF are generating multiple effect and decision-making role increasing among women.

Dr Sunil Kumar Sing, (2017)^[6] stated about women empowerment. The women can contribute towards growth and development of a country. The practical implications of financial sector can be taken place with the help of collective strength of women. Some valuable suggestions were also forwarded that how the women entrepreneurs can be strengthened.

Suhaib (2017)^[12], studies micro finance in grass root level. By this study, it is going to express that how micro finance are thrift and help credit operation, linkage with bank loans.

Shamin and Khan (2010)^[10], state that MF as the most strategic weapon for attacking poverty by way of providing developmental funds to so far neglected target groups. In that case they focus on what types of issues and challenges might be faced.

Nagayya and Rao (2010)^[7], differentiate Micro Finance and Micro Credit. According to them MF is wider than MC. MC is limited to small quantum of loan where MF covers financial product such as safe.

Tamuli Barman (2003)^[13], a research work main focusing point on rural credit. In this work it is explored thoroughly the sources, necessity, scope, issues, demographic structures etc.

Das D C (2021)^[3], found that, some groups are formed only with the expectation for the subsidy, members do not concentrate to the plan, success and sustainability.

Gradation of SHGs

The viability of SHGs stands as a serious issue, government is more concern about it. Apart from it, the government is looking after the performance levels of SHGs through stipulated portfolios. Jeevika Sakhi, Bank Sakhi, Pasu Sakhi, Krishi Sakhi, Bima Sakhi, CRP-EP, BPM, BC, MIS, Accountant etc., are some designations engaged to monitor the SHGs. Total 78 numbers of officials are found serving as monitor officials in the study area. Therefore, some motivational trainings, workshops, expositions etc, are conducted frequently through those government officials as well as from NGOs end. The assessments of SHGs are executed with the help of grading. The revolving funds from governments are given to high scoring SHGs. In fact, the gradation inspired the SHGs to uplift their entire quality.

Management system and sub-committees of SHGs

From the historical background of SHG movement the sustainability was seen as big issue. In national level of India, the viability rate of SHG was very low. Like that, total 1200 SHGs was formed in 1983 under IRDP scheme in Tamulpur, whereas only 300 SHG was survived till 2001. To intact the survival rates of SHGs the guidelines of formation of SHGs have been reformed. Accordingly, seven numbers of sub-committees are formed in each and every SHGs. The executions of tasks are entrusted separately to them. The sub-committee will monitor their own sides and will be submitted the report in every weekly meeting. The sub-committees are expressed as below mentioned model.

- Bank Linkage Sub Committee
- Social Action Sub Committee
- Audit Sub Committee
- SHG Observation Sub Committee
- Financial Inclusion Sub Committee
- Credit Receive, Repayment Sub Committee
- Livelihood Observation Sub Committee

Women SHG Movement in Tamulpur Development Block:

The government of India has been taking various initiatives to uplift the income level along with social involvement of rural poor women through SHGs movement. The Integrated Rural Development Programme (IRDP) was an initiative, launched in 1979 and implemented in 1980. In Tamulpur development block it was started in 1983. To provide employment opportunity to marginal farmers was the chief

aim of this scheme by rendering small loans to the SHGs members in subsidized rate from government ends through block development office. It was inspired to involve to the under-privilege villagers to uplift their earning levels through some activities covered agriculture related sub-sectors such as, piggery, dairy, goatery, poultry, etc. and weaving.

Individual Profile of the Members of Women SHGs

Since, some of the factors stands as the determinant indicators in case of socio-economic transformation of the society like age, education, amenities, health, family background, demographic structure etc., it is comprised to discuss the age, education level and property owned in the name of SHGs members with the help of table-01 as below.

Table 1: Individual Profile of the Members of Women SHGs (Total members 210 from 70 sample SHGs)

Age		Level of education			Property owned by members	
18-45 Years	46-60 Years	Below 10 th	11 th to BA/ B Sc/ B Com	Above BA/ B Sc/ B Com	Land Property	Other Property
115 (54.76)	95	97	109 (51.91)	04	09	11

Source: field data

The figures in the brackets indicate percentage of the total.

Table-01 reveals that majority of the members are young and energetic i.e., 54.76 per cent as well as 51.91 per cent women members are HSLC qualified.

Household Profile of the Members of SHGs:

The following table-02 depicts the profile of the selected households of Tamulpur block.

Table 2: Household Profile of the Members of SHGs (Sample household 210)

Age structure of the family members of sample SHG members				Annual family income of the households (Rs.)			
Below 14 years	Above 14 years	Above 60 years	Total	Less than Rs. 27,000	Above Rs.27,000 To 60,000	Rs.60,000 and above	Total
284 (30.27)	501 (53.41)	153 (16.31)	938	67 (31.91)	124 (59.05)	19 (09.05)	210

Source: field data

The figures in the brackets indicate percentage of the total.

Table 02 reveals the age compositions of the households and household wise family incomes of the sample SHG members. The age group between 14 years to 59 years found almost 54 per cent which is considered as main working age. From the average annual income level perspectives of the household it is found that 31.91 per cent households are BPL categories, 59.05 per cent households are below 60 thousand and 09.05 per cent have above its per annum respectively. In fact, the above information highlights the poor socio-economic picture of tamulpur area.

Financial Inclusion of Women SHGs

To absorb the financial lacunae among the poor villagers financial inclusion is considered as the adequate strategy. The Reserve Bank of India (RBI) has been pursuing the goal of “financial inclusion” in tenth five-year plan.⁴ There are more than 7.5 million SHGs having a savings

bank account reaching out to more than about 97 million families in India. Approximately 80% of these SHGs are of women from poor households⁵.

The field study reports able to find out how the financial inclusion drive intends to expedite the socio-economic status of SHGs members.

Saving Habits of Women SHGs Members

The SHG movement able to bring into focus about diversified depositary scope among the women folk. Most of the women villagers’ had nothing any bank accounts in the study area till entering into SHG. Mainly internal saving-lending exercises through weekly SHGs meeting habituate them to explore the financial ideas. Accordingly the members acquire the knowledge of accessibility of less earning to more returns earning products in the money markets.

Table 3: Saving and Lending Status of Women SHGs Members

No. of Members Save in SHG Fund Regularly	No. of Members Save in Banks			No. of Members Save in Post Offices			No of Members Save in Local Financial Societies		No of Members Offering Local Lending
	SB	RD	FD	SB	RD	FD	Monthly	Daily	
210	204 (97.14)	96 (45.71)	101 (48.09)	62 (29.52)	57 (27.14)	74 (35.24)	84 (40)	78 (37.14)	113 (53.81)

Source: field data

The figures in the brackets indicate percentage of the total.

Table 03 shows that almost above 97 per cent women SHGs members save money in savings accounts. Apart from it, the women members are included with diversified savings system. It indicates the rising saving behaviors of women SHGs members.

Loans Availed by the Women SHGs Members

The SHGs mechanism has been facilitating the women SHGs members providing the credit through different sources. The scope of credit accessibility of SHGs members can be expressed as below.

Table 4: Sources and Loans Availed by the Women SHGs Members

Sources of Loans →	Loan Received from SHG	Loan Received from VO	Loan Received from CLF	Subsidy Loan Received from Bank	Loan Received from Pvt. F. Society	Loan Received from MFI	Loan Received from Local Lender
No. of SHGs →	201 (95.71)	178 (84.76)	147 (70)	168 (80)	189 (90)	185 (88.10)	71 (33.80)

Source: field data

The figures in the brackets indicate percentage of the total.

Table 04 depicts the credit accessibility from diversified sources by the women SHGs members. Mainly, all the members can able to avail at least minimum credit facilities initially from SHGs funds.

Diversity of Activities performed by SHGs members

The study “role of SHGs in economic transformation of rural sector of Tamulpur development block” bring into notice (highlights) that before entering in the SHGs most of the women folks are moving here and there for searching daily wage-earning tasks. The non-employable amenities of rural unskilled women workers reflect a pathetic economic status. The situation compelled them to go for heterogeneity of work even in a very low wage rate. Majority of the unskilled women folk had not any earning ways, resultantly multiple vulnerabilities encompassed them. Ahmed, (2015) [1].

To uplift the socio-economic condition of under privilege

categories of peoples participatory development approach can be considered as best strategy. It inculcates as well as inspires the SHGs members to involve with diversified income generating activities. The union government, state government, local government, NGO etc., have taken numbers of strategies by conducting training, workshop, seminar etc., among the SHGs members to strengthen the self-sufficiency and confidence level involving with various kinds of activities. It might be expected that involvement in the SHGs movement capable women members to be active in diversified economic activities for elevating their socio-economic condition. The trained-up skill full members can able to competent with diversified path way of earnings. Apart from it, it can be asserted that the ability to avail the diversified activities indicates the higher performance levels of the SHGs members which inspire to push the earning levels. Table 4 reveals the extent of economic activities performed by the sample SHGs members.

Table 5: Extent of economic activities performed by SHGs members (Total SHG members 210)

Category Serial	Category	Sl. No.	Directions of Economic Activities	No. of SHGs Members	Total
A	Agro-based Activities	1	Piggery	24 (11.43)	124 (59.05)
		2	Goatery	10 (4.76)	
		3	Dairy	11 (5.24)	
		4	Poultry	29 (13.81)	
		5	Processing	13 (6.19)	
		6	Vermicompost	12 (5.71)	
		7	Bee-keeping	12 (5.71)	
		8	Fish-Farming	07 (3.33)	
		9	Sericulture	06 (2.85)	
B	Non-farm Activities	10	Weaving	11 (5.24)	44 (20.95)
		11	Petty shop	06 (2.85)	
		12	Internet center	02 (0.95)	
		13	E-rickshaw	11 (5.24)	
		14	SHG Product Marketing	14(6.66)	
C	Training Oriented Activities	15	Soap Making	06 (2.85)	42 (20.00)
		16	Colour Designing	05 (2.38)	
		17	Jekart Weaving	07 (3.33)	
		18	Mushroom Farming	06 (2.85)	
		19	Bamboo and Cane Work	06(2.85)	
		20	Plate and Dish Making	05 (2.38)	
		21	Plastic Bag Making	05 (2.38)	
		22	Oil and Ayurvedic Production activities	02 (0.95)	
	Total	22		210 (100)	210 (100)

Source: field data

The figures in the brackets indicate percentage of the total.

Table 05 depicts the diversified activities opted by women SHGs members. It is divided into three main categories, e.g., agro-based sector, non-farming sector and training oriented sector activities. Out of three majorities of the members opted agro-based activities i.e., 59.05 per cent.

However, the tendencies to opt some new activities are also increasing. In fact, the capabilities to opt diversified activities by women SHGs members indicate the increasing employability among women SHGs members.

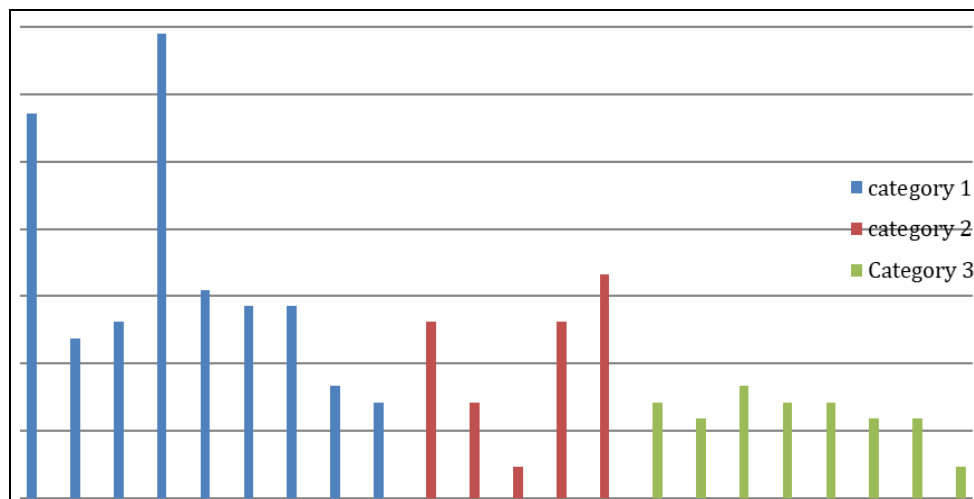


Fig 1: Extent of economic activities performed by SHGs members (Total SHG members 210)

Activities

Figure 01, Extent of economic activities performed by SHGs members (Total SHG members 210)

The above figure 01 comprises total 3 main categories of activities opt by SHGs members, i.e., Agro-based activities, non-farming activities and training oriented activities. Category number 1 to 9 showed highest numbers of diversity of activities. As a whole, the figure displayed 22 numbers of various activities engaged by women SHGs members indicate the economic transformation among SHGs members.

Findings

The study brings into focus some notable points as mentioned below.

1. The leadership capacity and decision-making capacity of almost all the members are strengthening gradually by involving in the sub-committees of SHGs through mutual interactions in the weekly meetings.
2. The financial inclusion drive benefited economically the entire family members of the SHGs along with mental pleasure leads to self-sufficiency. The saving exercise through layers of federations enforced the SHGs members to bring financial freedoms.
3. The participatory work force of the women SHGs members uplifts the capacity building for diversified path ways of earnings and increase employment opportunities.
4. The credit accessibility through Micro Finance pushes up the SHGs members towards economic career strengthening and diversified avenues of earnings. Apart from MF, credit avails from diversified sources enhances the financial management capacity among the women SHGs members.
5. The motivational trainings lead to strengthen the viability of SHGs and help to grow the confidence levels.
6. Social involvement by women SHGs members participating in social platform equally with male is considered as the notable credit of SHG movement. Courage cum mental preparation to fight against domestic violence, social evils, dowry, child marriage, witch hunting, illegal liquor etc., are considered as the social enrichments of women SHGs members.

Remedies

1. The internal record keeping systems of SHGs are needed to strengthen in the study area.
2. The banking facilities for SHGs members should be available easily.
3. The financial literacy drive should be expedited.
4. The inspirations for innovative productive techniques are necessarily updated.
5. Scope must be given to create an atmosphere from authorities to draw a positive mindset in the SHGs platform by SHGs members. A negotiable environment is a mandatory for entire success of SHG mechanism.

Conclusion

The female section is regarded as the backbone of the society. In case of households level the mother plays a crucial role in financial management. The blue print of family budget, households financial planning are arranged by the female of the household. Therefore, the women of the family must be empowered. The issue of women empowerment is standing as a serious manner due to some reasons. Majority of the people lives in rural area. Lack of formal education, health care, capital formation the female section far behind in the path of progress. The genesis of Micro Finance through SHGs movement able to eradicate poverty more extent and draw a positive ray in rural economy. The involvement of SHGs not only brought the economic revolution but socio-cultural promotion taken place among the women SHGs members. The accessibility of diversified income generating activities, rising saving exercise through different sources, credit accessibility, uplifted leadership capabilities in social platforms, decision making ability, health awareness, courage to fight against social issues etc., by women SHGs members indicates the signal of women empowerment.

N.B

Some data are collected from

1. Deputy Commissioner Office, Tamulpur
2. Circle Office, Tamulpur
3. Personal Interaction with 210 different women of the study area.

Notes

1. <https://konkan-edunart.org/selfhelp.aspx>

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