

Empowering Rural Women through Self –Help Groups.


**A case study of the villages of Mayang
Development Block, Morigaon District.**

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INTRODUCTION

Self-Help Groups are small voluntary association of the rural women from the same socio economic background who work together for the purpose of solving their problems through Self-Help and mutual help. Rapid progress in SHGs and Bank linkage model has now turned into an empowerment movement among women in the country. Micro finance through SHGs and Bank linkage model has enabled the numbers to improve their socio-economic status. It also improves family saving, decision making process, self confidence among women section of our society.



Women in India are the victims of multiple socio-economic and cultural factors. Women are an integral part of our economy. Empowerment of rural women is a necessary condition for nation's economic development and social upliftment. The SHGs significantly contribute to the empowerment of the poor basically the rural women. It is a platform to the rural to come together for emerging economic support to each other has case of conversation, social interaction and economic interactions.

Objectives of the study:

- ➡ To study the performance of the SHGs in Mayang area, Morigaon district.
- ➡ To study the role played by the SHGs in empowering women.
- ➡ To analysis the income, expenditure and saving habits of the members of Self-Help groups.

Research methodology:

Nature and source of data:

The study has been carried out systematically on the basis of primary and secondary data. The secondary data has been collected from various published literature like text books, magazines, news papers, journals and internet. In order to collect primary data the members of SHGs survey has been undertaken from the sample area with the help of structured schedule. Observation method also made used to understand the real feelings of the respondents. Mayang area of Morigaon district has been selected as the study area for data collection.



Type of research:

The type research undertaken is Descriptive research and Analytical research. A descriptive research includes surveys and fact finding and enquires of different kinds. In an analytical research, the researcher has to use information already available and analyse to make a critical evaluation of the material.

Sampling area:

Mayang area of Mayang Development Block under Morigaon District has been selected as the study area.

Sampling size:

5 Self-Help groups and 56 resonances have been taken for the survey.

Tools and techniques of data analysis:

The data collected is represented with the help of tabulation method.

The total population of Mayang Development Block are 242619, out of which male number is 124209 and female number of population is 118403. There are 297 numbers of villages in this block. Out of these 5 villages selected as a sample. These 5 villages are Hatimuria, Rajamayong, Kalshilapar, Loonmati and Satibheti. One SHG is randomly selected from each village for the study. These selected SHGs are Chayanika, Bhogeswari, Rupali, Kalyani, Lakhimi self-help group. Form of analysis socio economic profile of women in SHGs.

Table no 1: Details of the SHGs selected as sample.

Name of the group	Year of Estd.	No. of member	Educational Status				Marital status	
			Illiterate	Primary	Secondary	Graduate	Married	Unmarried
Chayanika SHG	2008	11	0	7	3	1	11	0
Bhugeswari SHG	2001	13	2	6	4	1	12	1
Rupali SHG	2007	11	0	9	2	0	11	0
Kalyani SHG	2001	10	4	6	0	0	10	0
Lakhimi SHG	2001	11	2	6	2	1	11	0
		56	14.28%	60.71%	19.64%	5.36%		

Source: field survey

The above table shows the educational level of the selected members of the group. It reveals that maximum members have their qualification up to primary level i.e. 60.7% and 19.64% have up to secondary level. The numbers graduate were very low i.e. 5.36 %. Among the members only one of these still unmarried.

Table no. 2
Reason for joining SHG
Source field survey

Statement	Frequency	Percentage
To attain the economic independence	15	26.79%
For saving	25	44.64%
To get recognition from the society	7	12.50%
To show talent	6	10.71%
For time pass	3	5.36%
Total	56	100%

The table no 2 shows that opinion of the members joining the SHG. The table shows that 26.79% of the respondent joining the SHG's for attain economic independent 44.645% of the respondent opinion regarding for enriching the saving and remaining 12.50% and 10.71%to recognition from the society and to talent and only 5.36%of the members opinions reveals that for passing time. Most of the respondent are joining for saving purpose.

Table no.3 showing the particulars of the selected SHG's

Name of the group	Monthly fee	Amount of receiving fund from DRDA	Whether bank loan received/amount of loan	Amount of subsidy	Percentage of recovering loan
Chayanika	60/-	Nil	25000/-	50%	100%
Bhugeswari SHG	30/-	10000/-	Nil	Nil	Nil
Rupali SHG	50/-	Nil	200000/-	50%	100%
Kalyani SHG	30/-	10000/-	100000/-	50%	100%
Lakhimi SHG	100/-	Nil	30000/-	50%	100%

Source field survey

Fund is necessary for the smooth running of SHG's. Every SHG tries to form their fund from various sources. Table no. 4 presents the distribution of funding sources of SHG. Every members primary sources of fund is own membership fee. Two SHG get revolving fund from DRDA. It also observes that SHG have borrowed loan from the bank with 50% subsidy. For all the groups lending of money on interest was the prime activity. The rate of interest on internal lending for all the groups are 2% and the interest rate of lending money of other people is 5% per month for all the groups. Another income source of all the groups is selling product, self deposit and subsidy from bank etc.

Table no. 4 – Loan utilization pattern of respondents.

Utilization purpose	Frequency	Percentage
Agriculture	4	7.14%
Medical	10	17.86%
Duckery	25	44.64%
Weaving	6	10.71%
Educational	6	10.71%
Grocery	5	8.93%
Total	56	100%

Source field study

Table no. 4 represent loan utilization pattern of the members of SHG's. It reveals from the table that 7.14% respondent have utilized their loan collected from common fund in agricultural production, 44.64% have utilized their loan in Duckery farm, 10.71% and 10.71% they have used weaving and education purpose. 17.86% present numbers have utilized their loan in medical purpose and only 8.93% present member used the loan in grocery respectively. From the above table it is clear that most of the member utilized their loan in Duckery farm. More over maximum members of the groups utilized their loan to meet their needs also.

Findings and results:

➡ It is found that individual members of SHGs contribute Rs. 30-100 per month.

➡ It is found that microfinance through SHG help to improve the economic condition of the women section and it has brought mental satisfaction to their family member.

➡ 90% respondent accepts that they play an important role in decision making which is an important factor of women empowerment.

➡ Women access to SHG has enabled them to make a greater contribution to household income and enabled them to bring about wider changes in gender inequality.

Suggestions:

- ➡ SHG should be organized into federations to gain marketing capabilities for their production.
- ➡ They should have access to quality training for their members for skill development.
- ➡ The government should hold periodic vigilance checks to oversee the function of SHG.
- ➡ The awareness programme should be made in regional languages.
- ➡ NGOs should wide publicity to rural banking and its linking programme at district level.

Conclusion:

SHGs formed an important part of the informal sector in empowering rural women. It has encouraged the rural sections of women in building their saving habits. SHG has emerged as platform for the poorer sections in getting micro credit from microfinance institution. Several steps have been taken by NABARD, various government programmes have also initiated by the govt. and some leading NGOs are also engaged for the upliftment of the poor specially women to empower them. Thus SHGs movement emerged as a platform for the rural women along with the disadvantageous section of the society in improving their living standard and building saving habits among people.

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