

THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

Self-Help Groups and Rural Livelihood: A Study on Jorhat District of Assam, India

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Abstract:

Self Help Groups is considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. The Self Help Groups (SHG's) became a regular element or part of the Indian financial system since 1996. Self Help Group is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. It is an important institution for improving the life of woman on various social components. The basic objective of an SHG is to provide space and support to each other. They can provide assist during hard times, work, social support, and the initial cash needed to enter different livelihood activities. Numerous programmes and schemes have brought economic and social reforms, but not in a significant manner. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the conception of women self help group is creditable and it is a new window for the development and progress of the rural women. Therefore, an attempt has been made to study the function of Self-help groups and its influence on rural livelihood in Jorhat district of Assam. To fulfill the purpose five villages have been selected and studied.

Keywords: *Self-help groups, sustainable development, women empowerment, livelihood, entrepreneurship.*

1. Introduction

Self Help Groups Programme is the right approach to create self-employment opportunities so as to supplement the income and assets of the rural poor and to maintain livelihood. It exchanges rural women entrepreneurship and rural women empowerment. Self-help group has emerged as a group to alleviate poverty and improve conditions of the rural people, especially rural women. The self-help groups have contributed a lot now-a-days towards the development of the rural economy of Assam and Jorhat district. The role of Self Help Groups is gaining importance because it also helps the farmer families to earn their livelihood. And at the same time the members of such a group help each other in the time of trouble both economically and morally. The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life. SHGs have been playing a vital role in the empowerment of women. This is important institution for improving the life of women on various social and economic components. The number of women inclined towards SHG is increasing which implied that women are aspiring for equality, self-confidence and self-respect. This programme is mainly meant for the rural poor who are living below poverty line or under vicious cycles of poverty. Microcredit is an effective tool in this endeavor, which leads to peaceful development. Microfinance helps the poor people to meet their needs for easy credits and financial services. According to NABARD (National Agriculture Bank and Rural Development), a Self-help group is a small unit formed by a poor section of people of same economic structure, by which a capital is developed in order to contribute to the socio-economical side also and the members of the groups are provided loan with accordance to the decision of all the members.

Along this, the group members have taken loans from their savings and they are investing it to productive activities and for consumption loans; loan repayment and loan taking are the major activities of the groups and apart from this, the banks are also giving loans to the members. From these loans, the members are investing it in various activities like agriculture, animal husbandry, pickle making, dairy products, handloom products etc. From these activities they have improved their socio-economic status. SHG is one of the emerging concepts, which helps to promote rural development through women empowerment. Hence, it is treated as twofold benefits mechanism for the society.

2. Objectives

2.1. To study the function of Self-help groups influencing the rural livelihood in Jorhat district of Assam.

3. Database

Both primary and secondary information have been used to conduct the present study. For primary information, personal observation of the present situation, interviewed through prepared Schedule, for village as well as household levels. Primary data were collected for the study from the experts, planners and local people through the use of schedule, interview and discussion etc. Secondary data collected for the study from the published literature and survey reports, Census book, Gazetteers, books etc.

4. Methodology

The study was carried out both at theoretical as well as empirical levels. The empirical study was based on both primary and secondary data. Primary source information was gathered through direct observation where the researcher personally and directly observed the conditions and incidents of the field study. Primary data was collected in the form of household-level survey. In order to fulfill the objectives of the study, different sample villages were chosen. The households of each sample village were selected randomly and an extensive household schedule was prepared for collecting almost all the relevant data of the study. 60 Households in each village are taken for the study. For the research work the methodology included the following aspects- a) Selection and choice of indicators b) Collection of data for these indicators c) Data processing and presentation. After data collected data were processed.

5. Study Area

The Study area is Jorhat District of Assam and is located between 26°20' to 27°10' North latitudes and 93°57' to 94° 37' East longitudes. The district is spread over an area of 2851 sq. km. which containing a total population of 1091295 (2011 census). The mighty river Brahmaputra is on the north part of the district. Jorhat District consists of three sub-divisions namely - Jorhat, Majuli and Titabor. The district is divided into 6 revenue circles and 8 development blocks.

To fulfill the objectives of the study, five villages were taken as a sample village. The selection of five villages for the study is based on situation. The selection is based on Tribal population village and General population village or Mixed population village. And one Muslim community village was selected for the study in order to highlight the role of Self-help groups among different groups of people. 60 Households in each village are taken for the study. Thus the total of 300 households and 1364 population is taken for the study. The five villages' are- 1) Upper Deori gaon (tribal population village) 2) Thengal gaon (tribal population) 3) Mohimabari gaon (mixed population village especially general population) 4) Sonari gaon (tribal population) 5) Bamkukurachua (muslim population).

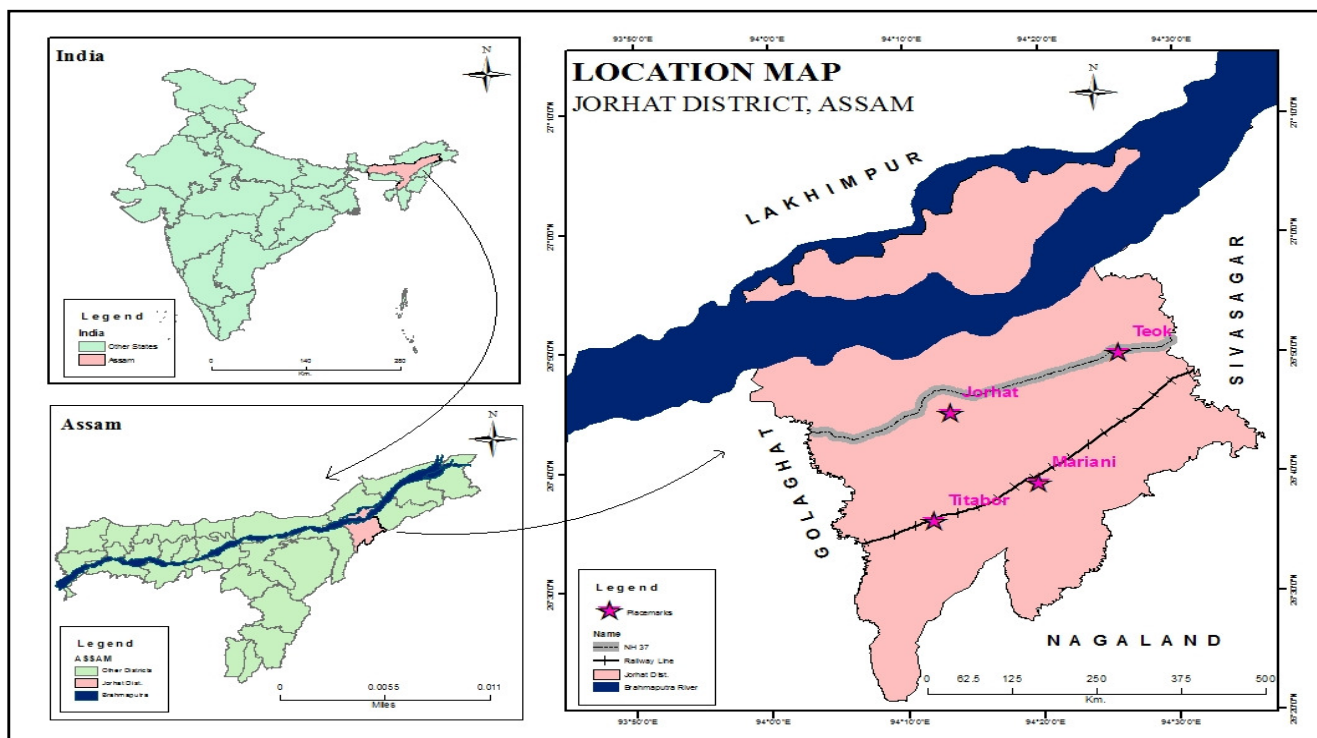


Figure 1: Location Map of Jorhat District

6. Findings of the Study

6.1. The Role of Self Help Groups

The different Organizations, groups, and associations are extremely important for both men and women. They can provide aid during difficult times, work, social support, and the initial cash needed to enter different livelihood activities. Rural woman play a significant role in the domestic and socio-economic life of the society and therefore, holistic national development is not possible without developing this segment of the society.

The process of women empowerment is conceptualized in terms of personal assessment, self-esteem, confidence, and ability to protect themselves as women attaining socio-political participation, economic independence and ownership of productive assets. For the empowerment of women, several programmes and schemes had been launched in past few years by the Government of India. Several programmes and schemes have brought economic and social reforms, but not in a considerable way. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the concept of women self-help group is creditable and it is a new window for the development and progress of the rural women.

The Self Help Groups SHG's became a regular component of the Indian financial system since 1996. The SHG's are small, informal and homogeneous groups. These groups have proved as cyclic agents of development in both the rural and urban areas. The SHGs after being formed starting collecting a fixed amount of thrift each member regularly. After accumulating a reasonable amount of resources, the group starts lending to its members for pretty consumption needs. If the bank is satisfied with the group in terms of genuineness of demand for credit, credit handling, repayment behaviour, accounting system and maintenance of the records, it extends a term loan of smaller amount to the group. Microcredit is an effective tool in this endeavor, which leads to peaceful development. Microfinance helps the poor people to meet their needs for easy credits and financial services. The group members have taken loans from their savings and they are investing it to productive activities and for consumption loans; loan repayment and loan taking are the major activities of the groups and apart from this, the banks are also giving loans to the members. From these loans, the members are investing it in various activities like agriculture, animal husbandry, pickle making, dairy products, handloom products etc.

The Table 1: shows that the percentage of woman Self-help groups formed in Jorhat district and Assam in different years.

	2008-09	2009-10	2010-11	2011-12
Jorhat	99.42	82.23	60.17	93.85
Assam	72.04	62.27	55.3	63.56

Table 1: Percentage of Woman SHGs formed in Jorhat District and Assam

Source: Directorate of Economics and Statistics department, Jorhat

It is clear from the Table 1 that in 2008-09 the percentage was 99.42 and 72.04 in Jorhat district and Assam respectively of woman in SHGs. And during 2011-12 it was 93.85 percent and 63.56 percent in Jorhat district and Assam respectively. The District percentage is higher than the State figure.

Development blocks	Percentage
1. Majuli Development Block	89%
2. Ujani Majuli Development Block	86%
3. North-West Jorhat Development Block	93%
4. Central Jorhat Development Block	90%
5. Kaliapani Development Block	77%
6. Jorhat Development Block	87%
7. East Jorhat Development Block	64%
8. Titabor Development Block	88%

Table 2: Percentage of Women Self Help Groups formed to total self-help groups in Development Blocks

Source: Directorate of Economics and Statistics department, Jorhat

Table 2 shows the percentage of women Self-help groups in different developmental blocks in Jorhat district. The percentage is high in North-west Jorhat Development block which is 93 percent followed by Central Jorhat Development block 90 percent. The lowest percentage is found in East Jorhat Development block which is 64 percent followed by Kaliapani Development block 77 percent but the percentage is still reflects the importance of self-help groups. And the other blocks having percentages between 86 to 89 percent. Self-employment which is the best employment in the wake of dearth of employment opportunities is emerging to be vital basis of livelihood for women in India. As a supplementary source of family income the SHGs proved to be boon to the rural women folk not only in enhancing the financial status but also promoting entrepreneurship among them. The SHG member have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, powders and pickles, garments, dairy, sweets and bakery, etc. and handicraft activities and earn money to supplement family income to meet the daily needs and improved the socio-economic status of their family and society, observed during survey.

In all the surveyed villages the Self Help Groups or Gut is present which is mainly operated by woman. In Deori Gaon some SHGs are Minisi Aatmoy Sohay Gut, Prerona Aatmoy Sohay Gut, Evako Aatmoy Sohay Gut, and Kalyani Gut etc. In Thengal gaon the SHGs are Sunali Aatmoy Sohay Gut, Nirmali Aatmoy Sohay Gut, Rupali Aatmoy Sohay Gut etc. In Mohimabari the SHGs are Progoti Aatmoy Sohay Gut, Madhumita Aatmoy Sohay Gut, Swarnajyoti Aatmoy Sohay Gut, Parijat Aatmoy Sohay Gut, Ganga Aatmoy Sohay Gut etc. In Bamkukurachua the SHGs are Mohalakshimi, Swagata, Niramoy and Seuj etc.

Village	Percentage
Upper Deori gaon	67%
Thengal gaon	72%
Mohimabari gaon	80%
Sonari gaon	33%
Bamkukurachua	43%

Table 3: Percentage of Households in Self Help Groups

Source: Field Survey 2013-14

Table 3, shows the role of SHGs is active in Mohimabari and Thengal Gaon, which is 80% and 72% respectively. In Deori gaon though SHGs are there but their work is not enduring throughout the year. The percentage of households in SHGs in Bamkukurachua is 43 percent and 33 percent in Sonari gaon. It reflects that at least a fraction of populations in different villages are engaged in Self help groups to sustain their family.

Village	Percentage
Upper Deori Gaon	88%
Thengal gaon	93%
Mohimabari	90%
Sonari Gaon	90%
Bamkukurachua	85%

Table 4: Satisfaction level of Households in Self Help Groups in percentage

Source: Field Survey 2013-14

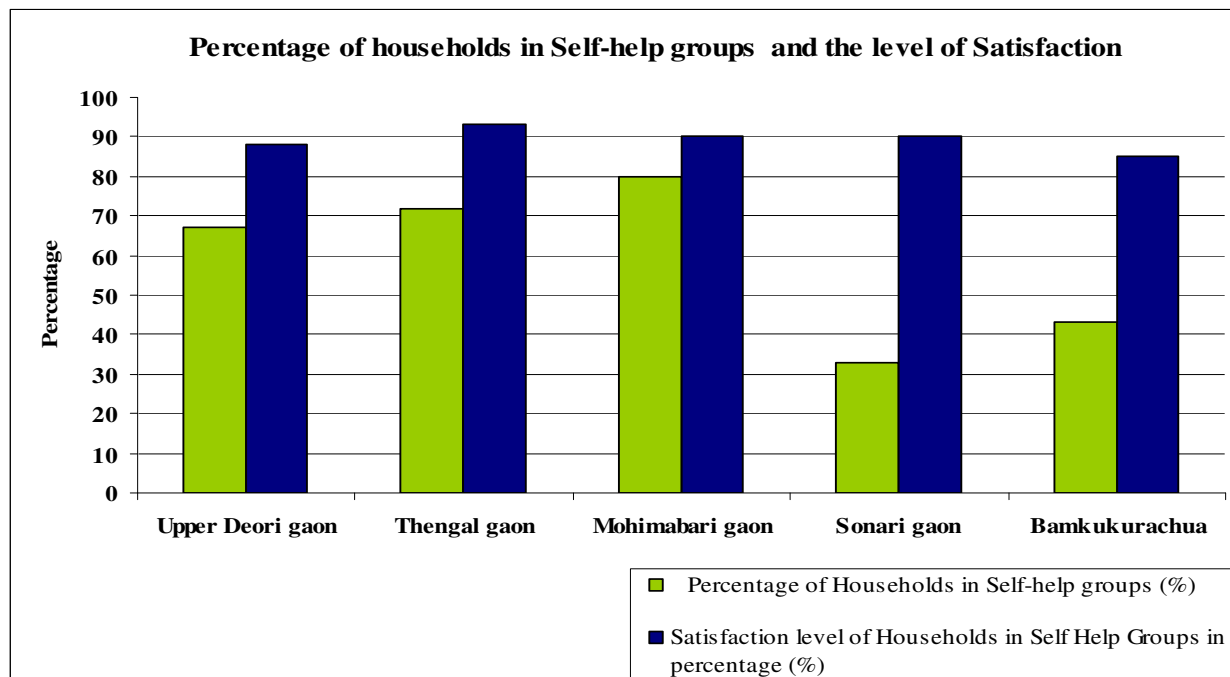


Figure 1: Households in Self Help groups and Satisfaction level (in Percentage)

Table 4 and Figure 1 show the households or the group members included in the Self Help groups are satisfied with the work of self-help groups. The Percentage of satisfaction level is very good and it is above 80 percent in all the villages. The members are agreeing with the view that Self-help groups acts as protection shield for their family during the tough time or during the time of emergency. The SHGs in surveyed villages prepares different articles in group and shares their profit at last. They prepare food items, Gamusa, Mekhela Chadar etc. These groups get an amount of Rs. from the Govt. in the form of loan. The group is utilizing the money for preparing different products or items. And then they sell their products in the market and collect the profits. The group will return the money that they lend from the Govt. and will share the remaining profit among the group members. The group can utilize the money in other different ways also, like opening of a broiler farm or dairy products etc. but they have to follow the same rule of repaying the loan to the Government.

Importance on empowerment of women through the Self-help group approach is given attention in most of the studies and the weightage is given to equip women with all necessary skills and develop entrepreneurship qualities among them for better socio-economic development of the poverty ridden people (Nath, 2008; Harper, 2002).

7. Conclusion

The present study concluded that the women play a significant role in strengthening a stable society. It is observed that the rural women by forming self-help groups are contributing a lot to the economy of the State. The Government also has initialized different steps of training them as well as lending loans. The groups are also take part in different type of exhibition, trade fair, handloom fair etc. and helps the members to earn their livelihood. The Self-help groups definitely modify the livelihood of a rural place. There is a need for effectual execution and implementation of these Self-help groups by the State and Central supervision which can lead to social change, mobilization and involvement of people and thus to the overall rural sustainable development. There should be more encouragement towards Self-help groups, handloom, handicrafts activity and other non-farm activities to maintain the good flow of sustainable development.

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