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Factors Affecting Association With Shgs And Economic Empowerment Of Women: A Case Study Of Dimoria Development Block Of Kamrup Metro District Of Assam

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Abstract

The investigation was carried out during 2018-19 in Barkhat village and Sonai gaon as case study of Dimoria Development Block of Kamrup District (Metro) of Assam to examine the factors responsible for the association of women with SHGs and also the increasing level of income of the women involved with SHGs. All total 211 respondents (samples) are selected randomly from the universe for the study. Using statistical tool Chi square equation, the study revealed that the association with SHGs and the respective factors, namely marital status, education level are inter dependent to each other. On the contrary, the association with SHGs and caste are not dependent to each other, which stated that caste is not as a factor responsible for the growth of SHGs. The study also stated that the level of income of the respondents is increased after joining the Self Help Groups. The conclusion of this paper is that Self Help Group is an important instrument which helps the rural women to accumulate power for their self-supportive life. Therefore the intensive effort should be initiated by the government of Assam to especially rural women in order to realize the objectives of SHGs movement in the state.

Keywords: Association with SHGs, Marital status, Education, Caste, Rural women, Economic empowerment of Women

1.0 Introduction

The majority of the poor are living in the rural India and women are main component. The planning commission has focused on women empowerment issues in the 9th and 10th plans. The Government has introduced Self Help Group programme as an innovative and dynamic anti-poverty programme. National Bank for Agriculture and Rural Development (NABARD) is the main initiator of Self Help Group movement in 1986-87 in India. The Self Help Group movement has been initiated in India, with a view to facilitate poor rural women to avail Bank credit. It is a pilot project for micro credit by linking SHGs with banks which has been launched by NABARD. Reserve Bank of India directed the commercial banks to actively participate in this linkage programme. However the SHG movement was initially started as micro-finance institution movement has now taken the form of women empowerment paradigm as a group approach has now taken the form of women empowerment paradigm as a group approach to eradicate rural poverty in India.

In fact Assam is a flood affected area where people cannot depend purely on agriculture all through the year. Moreover Assam is based on its agro-economic climate conditions. Thus non-farm activities like handicrafts, rope making, embroidery, catering services, repair shops, cattle farming, fisheries etc., give immense scope for women to earn their livelihood when they have

income through agricultural activities. The Government of Assam encourages the SHGs activities and making of their products. It is noteworthy to be mentioned here that SHGs are a viable alternative to achieve the objectives of rural development. SHG plays a pivotal role in social transformation and social economic betterment of rural women.

Kamrup metro district has four development blocks. The Community development block Dimoria falls in Kamrup metropolitan district situated in Assam state. As the other blocks of the district, most of the village women of Dimoria are involving SHGs activities. Although a numbers of studies on SHGs on women empowerment are conducted in different districts of Assam till now, but it is found that a details study on SHGs is not done in Dimoria development block of Kamrup metro district. Therefore it is essential to identify the factors affecting association women with SHGs; and also study the role of SHGs for the economic empowerment of women with special reference to Dimoria Development Block of Kamrup metro district of Assam.

2.0 Objectives

(i) To identify the factors affecting association of women with SHGs
(ii) To examine the income earning level of the associated women with SHGs

3.0 Methodology

The study is analytical and descriptive in nature. The present study is based on primary and secondary data. The primary data were collected through pre-test questionnaires to the selected respondents. Secondary data required for the study were collected from books, journals and other periodicals and reports of the Government and other agencies.

4.1 Selection of Study area

Dimoria Development Block was purposively selected out of 4 blocks in Kamrup-metro district. It was done because a numbers of women of the villages of the block are involving in SHGs' activities. Besides, the investigator has personal acquaintance and easy accessibility to the respondents of the area. The study was conducted for the year of 2018-19. Two villages, namely Barkhat and Sonai gaon of Dimoria development block were randomly selected.

4.1 Determination of Sample Size

The Cochran equation allows us to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated portion of the attribute present in the population. In this study, Cochran's equation (1963) for finite population correction was used to determine the sample size which is as mentioned as: $n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$

Where n = Sample size out of N = total nos. of households/ populations) and $n_0 = \frac{Z^2 pq}{e^2}$. Here $n_0 =$ sample size for large population/ households, $Z^2 = 1.96$ (under 0.95 level of confidence), p = rate of sample size (0.1 or 10%), $q = 1 - p = 0.9$ and $e^2 = 0.05 \; or \pm 5\%$ (margin of error)

Table-1: Sample Size Determination

Name of Village	Nos. of Households (N)	Formula used : $n = \frac{n_0}{1+\frac{(n_0-1)}{N}}$ for sample size based on 10 percent or p = 0.1
Barkhat	656	114
Sonai gaon	317	97
Total sample size		211

Thus, total number 211 households were selected randomly from the two villages for the study. Further, the Chi square (χ^2) equation was used to test the independent attributes between the association with SHGs and the respective factors like marital status, educational level and caste.

Calculated Chi square: $\chi^2 = [\sum(O-E)^2 / E]$

And this calculated Chi square value is compared with the tabulated Chi square value ($\chi^2_{0.05}$) or at 5% or 0.05 level of significance with degree of freedom, $v = (r-1)(c-1)$.

Here, the various letters of the above equation denote as O = Observed frequencies, E = Expected frequencies, r = Nos. of rows and c = Nos. of columns.

5.0 Results and Discussion

5.1 Association with SHGs and Marital Status

Here, the null hypothesis (H_o) is that the association with SHGs and marital status are independent to each other. The respondents are classified into 2 x 2 contingency table.

Table 2: Association with SHGs and marital Status

Heads	Marital status		Total
	Married	Unmarried	
Associated	117	30	147
Not associated	59	5	64
Total	176	35	211

The calculated Chi square (χ^2) on the basis of cell frequencies of the above table is 5.112592, while tabulated value of Chi square $\chi^2_{0.05} = 3.84$ at 5 percent level with degree of freedom v = 1. Since the calculated value of Chi square is greater than that of tabulated value, hence the null hypothesis (H_o) is rejected. Hence it is stated that the marital status and association with SHGs are inter dependent of the study area. Further it is also manifested from the above table that the association with SHGs is more among married women, while it is less among unmarried women.

5.2 Association with SHGs and Education level

Here, the null hypothesis (H_o) is that the association with SHGs and educational level are independent to each other. The respondents are classified into 7 x 2 contingency table.

Table 3: Association with SHGs and Education level

Heads	Educational level		Total
	Associated	Not Associated	
LP School	5	1	4
ME School	37	6	20
High School	60	21	66
HSLC passed	19	14	45
HS passed	10	11	37
Other	13	9	34
Illiterate	3	2	5
Total	147	64	211

The calculated Chi square value (χ^2) on the basis of cell frequencies corresponding to the above table is 15.2336543. While the tabulated Chi square ($\chi^2_{0.05}$) value or at 5 percent level of significance with v = 6 degree of freedom is 12.6. So the calculated Chi square value is greater than tabulated value, therefore the null hypothesis (H_o) is rejected. It is opined that the association with SHGs and educational level are interdependent to each other.

5.4 Association with SHGs and Caste

Here, the null hypothesis (H_o) is that the association with SHGs and caste are independent to each other. The respondents are classified into 2 x 4 contingency table.

Table 4: Association with SHGs and Caste

Heads	Categories of caste				Total
	General	OBC	SC	ST	
Associated	29	54	37	27	147
Not associated	14	16	21	13	64
Total	43	70	58	40	211

The calculated Chi square value (χ^2) on the basis of cell frequencies corresponding to the above table is 2.987981831. While the tabulated Chi square ($\chi^2_{0.05}$) value or at 5 percent level of significance with v = 3 degree of freedom is 7.81. So the calculated Chi square value is smaller than tabulated value, hence the null hypothesis (H_o) is accepted. Therefore it is manifested that there is no interdependent between the association with SHGs and caste.

5.5 Income earning level of the associated women with SHGs

Poverty and unemployment are the major problems of any least developed or developing country, to which India is not exception. At the end of 9th five year plan, various schemes were implemented to reduce poverty and to promote gainful employment. But the more attractive scheme with less effort is of Self Help Groups (SHGs). They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift. SHG is medium for promoting the habit of saving among the women and to enhance the quality of status of women as participant, decision makers and beneficiaries in

the democratic, economic, social and cultural spheres of life. Table-6 depicts the income of the SHG members before and after joining the SHGs.

Table 5: Monthly Income of the members before and after joining SHGs

Monthly Income	Before Joining SHG		After Joining SHG	
	No. respondents	Percentage	No. respondents	Percentage
Less than 1000	94	44.55	21	9.95
1000 - 1500	60	28.44	41	19.43
1500 - 2500	37	17.54	118	55.92
2500 and above	20	9.48	31	14.69
Total	211	-	211	-

It is observed from the above table that the level of income of the respondents of the Self Help Groups increased from 17.54 percent to 55.92 percent and 9.48 percent to 14.69 percent for the income groups 1500 – 2500 and 2500 & above respectively. Whereas for the income groups viz., less than 1000 and 1000 – 1500, the level of respondents was decreased from 44.55 percent to 9.95 percent and 28.44 percent to 19.43 percent respectively. Brahma (2015) also pointed out in his study that income of the SHG members is increased after joining the SHG and the majority of the women members of SHG would utilized the income generated either for investing or improving the educational and health requirements which will definitely account in qualitative improvement of human resources.

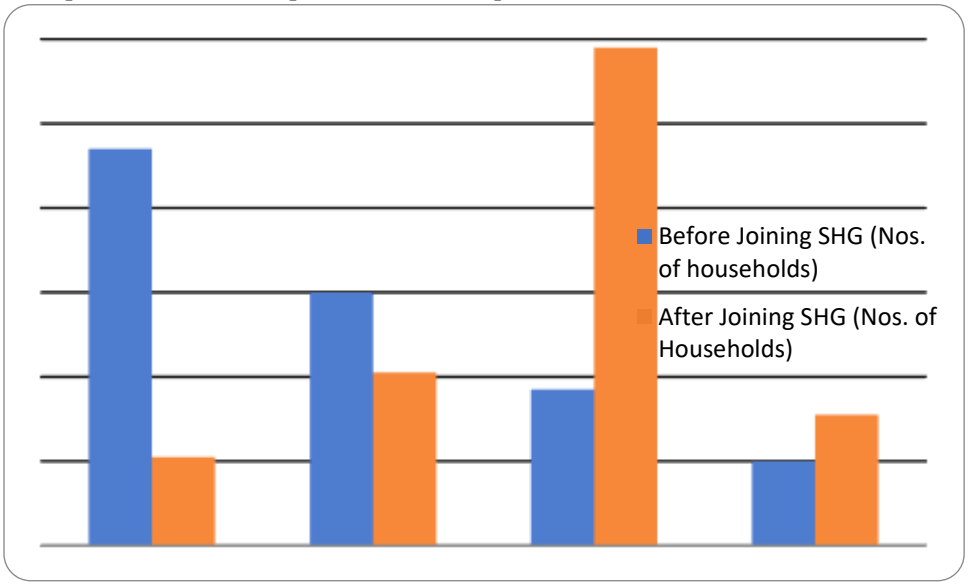

Fig.-1: Distribution of Nos. of households according to Income level

5.6 Recommendations

1. The study revealed that higher education among the women is very less. Besides most oc the marital women are involved with SHGs activities. Hence, effective schemes should be taken to make the people aware about the benefit of higher education of the women for the society.
2. Most of the members are lack of proper training and therefore they have not sufficient knowledge about the

movement of SHGs. It should provide proper training to the members of the SHGs for their upliftment.

3. It is obvious that the financial position plays an important role for SHGs. So credit facilities should be provided along with other financial incentives for their smooth functioning.
4. The Government should play the role of a facilator and promoter; create a supportive environment for the growth and development of the SHG movement.
5. Government functionaries should treat the poor and marginalized as viable and responsible customers and as possible entrepreneurs.

6. Conclusion

In conclusion, it is stated that marital status and education level are the main responsible factors which affects positively in association of women with SHGs. But higher education among the women is very less and most of the marital women are involved with SHGs activities, hence, effective schemes should be taken to make the people aware about the benefit of higher education of the women for the society. Since, the level of income of the respondents is increased after joining the Self Help Groups; it is proved that SHGs has ample scope to enhance the women economically empowered. Therefore, the study revealed that Self Help Group is an important instrument which helps the rural women to accumulate power for their self-supportive life.

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