

Chapter- 5

Findings and Conclusion

5.1 Findings of Survey:

The development of the society or the state cannot be a developed one if the half of its populations is left out from the developmental process. Therefore women empowerment through different means is important in today's world. The process of women empowerment by organizing SHGs through micro-finance and credit in different parts of the world are a welcome move for achieving gender equity society. The government of India has been taking importance on the women empowerment through the process of SHGs since 1990s. The major initiative is seen taken in the years 1999 through the programme SGSY. Again due some short coming in the policy the Government of India introduced new programmed named NRLM for all the states in a mission mode to achieve the goals to bring the entire BPL household into above it. So the NRLM is seen playing key role in promoting SHGs in the rural areas to the poor and marginalized people with collaboration with other existing SHGs promoting institutions. In this way the NRLM programmed was started in Assam from the year 2011. This programme started functioning in the Chirang district from the year 2012. The study on the "Empowerment of Women Through Self Help Groups in Sidli Block, Chirang District, B.T.A.D., Assam" was conducted by the researcher to understand how far the women empowerment is taking place through the SHGs in the Sidli block of Chirang district, Assam.

The researcher conducted the research work on the topic “Empowerment of Women through Self Help Groups in Sidli Block of Chirang District, B.T.A.D. Assam.” The research work was carried out with the following objective:-

- 1 To study the socio-economic background of the members of the self help groups.
2. To study the role of the state in promoting SHGs in rural areas.
3. To study about the activities undertaken by the SHGs.
4. To study the impact of self help group in socio-economic empowerment of women.

5.2 Findings about the Socio-economic background of the Members of SHGs:

In the socio-economic background of the self help group members the different variables are taken by the researcher are: age, education achievement, marital status, compositions of different community of the areas, types of the house and occupation of the family. The following are the finding regarding the socio-economic background of the members of the SHGs studied in the Sidli Block of Chirang District, BTAD, Assam:-

1. Age is one of the factors in the study of participation in the SHGs in the studied areas. The studies found that the most of the young women age between 18 to 39 years represents 76% of the population engaged in the SHGs in the studied areas and the middle aged people age between 40 years to 64 years constitute only 24% of the total sample of the study.

2. The majority members of the SHGs in the study areas are literate. There are 34% of the respondent are found matriculate and 26% are Higher Secondary passed out. The study revealed that 4% women members of the study areas are illiterate. The researcher also observed that there were any graduate women involved in the SHGs organizations.
3. In the study areas it is found that married women dominated as the members of the SHGs. The study found that 86% women members are found married and 10 % are unmarried and only 2% are seen widow members.
4. The composition of the different community in the SHGs is one of the important arenas to the study. The Sidli block is dominated by the ST people. The ST people represent 56% of the total sample studied, followed by the OBC of 18%, General Caste of 8% and SC people of 16%.
5. The types of the respondent's house hold are studied by the researcher. The 50% of the respondents lives in a Kutcha house where only 16% populations' lives in a Pucca house and the remaining 34% live in semi- Pucca house.
6. The 64% of the members of the SHGs in the studied areas are of nuclear family and the remaining 36% are living as a joined family.
7. The researcher found that all the respondents of the studied areas lives in their own land.
8. Among the different occupation of the respondent's family the agricultural occupation is seen dominated. The 46% of the respondents are dependent on

cultivation. In the study it is found that 40% respondent's occupation is daily wage earner. The researcher found that 6% of the respondent's family have service holder in their family. There are 6% member's family are engaged in business activities. There only 2% respondent's families are engaged as small shop keepers.

5.3 Findings about the structure and functioning of the SHGs:

The researcher tried to understand the nature of structure and functioning of the SHGs in the Sidli block by studying the nature of membership, their years of formations, revived and newly created, durations of functioning, nature of meetings, nature of decision making in the groups etc.

1. The researcher found that the 94% of the respondent's SHGs have 10 members each which are the minimum required numbers of members to be constituted as organized SHGs. There are only 6% respondent's SHGs which have more than 10 members in their groups.
2. The study was conducted only on those SHGs which are under the management of first level federation or Village Organizations.
3. The study revealed that 26% of the respondent's SHGs are pre-NRLM which are formed before the introduction of NRLM in the district and revived under the NRLM programme.
4. The 74% of the respondent's SHGs are newly created SHGs under the NRLM since its inception in the areas from 2012.

5. As per the norms adopted by the ASRLM each SHGs should have to follow the Panchasutra still there are 2% of the total SHGs under study are found conducting meetings once in a month. Again 2% of the total SHGs are found that they do not conduct their group meeting regularly. The remaining groups of the studied areas strictly follow the Panchasutra norms.
6. The researcher observed that the nature decision making in the group meeting for different kind of activities such as weekly accounting, saving, Micro Credit Plan, internal lending etc the decisions are taken by the discussions and by mutual consent of the members of the groups.

5.4 Findings about the role of the state in promoting SHGs in the Sidli Block:

The role of the state is examined by the nature of promotion of SHGs in the study areas and meeting the objectives of the NRLM. For understand the role of the state the researcher studied about the promotion of SHGs in the Sidli Block, Capacity Building Training provided by the Stakeholders, released of fund to the SHGs, VOs formation in the areas etc. The following the findings of the role of the state in promoting SHGs in Sidli Block:

1. The Sidli block has 20,536 BPL households and the goal of the NRLM is to engage one woman member in the SHGs from each BPL households. The Sidli Block has now formed 3,992 numbers of SHGs till the June 2017.

2. The first level federations or VOs in the Sidli block is 80 and the SHGs under the VOs is 820.
3. The Sidli block has been providing Capacity Building training to the members of the SHGs. So far the training provided by the BMMU are: 3 Days SHG management and Gender, 5 Days Master book Keepers Training, Community Resources Person Training(CRP), SHG Book Keepers Training, 3 Days VO formation Training to SHGs, MCP Trainers Training and MCP training.
4. In the Sidli block it is found that those who have followed the Panchasutra rule could avail the Revolving Fund of Rs. 15,000.00. The total Numbers of beneficiary in the study areas is 96% of the total sample populations.
5. The Community Investment fund of Rs.50, 000.00 is released to the SHGs in the Sidli block. The beneficiary of CIF under the study areas is 86% of the total population.
6. The SHGs also availed bank loan of Rs. 50, 000.00 from different commercial and rural banks. The researcher found that the 60% of the total sample of the study areas are benefited.
7. The 80% of the SHGs out of the total sample SHGs recovered the CIF funds.

5.5 Findings livelihood activities under taken by the SHGs:

The NRLMs' one of the main objectives is to engage the rural poor people into the SHGs and provides different livelihood activities to the SHGs. In the Sidli Block the

SHGs are seen taking different livelihood activities with the loan provided by the NRLM and the Banks. The following are the findings of livelihood activities undertaken by SHGs:

1. The 4% SHGs in the study area are found to be engage in the Mushroom Production as source of income. This non-agriculture activity of the SHGs is one of the easy activities which each SHG could adopt for their livelihoods.
2. The 2% of the total studied populations are seen engage in the cultivation of rice as livelihood activities by the SHGs.
3. The non-agriculture activities is stress as livelihood activities under NRLM but in the studied areas it is found that animal rearing by the group is not seen by any of the studied populations.
4. The common activities for all the group is money lending. All the groups are seen engage in internal money lending for their different kind of activities and consumption needs.
5. The researcher found that the rate of interest in case of internal lending i.e. within the groups varies from 2% to 3%.
6. 32% of the total respondent's groups are seen engage in the external lending and circulated amount of money is around Rs.10, 000 to Rs.1.5 lakh by the SHGs.
7. The SHGs took 5% to 10% rate of interest in case of external lending by the SHGs.

8. Tailoring as livelihood activities are taken by the 2% of the total studied populations.
9. The pickle making as a livelihood activities by the SHGs also found in the studied areas. The percentage of the SHGs engage in this activity is 2%.
10. The SHGs are also seen in the construction of Latrine under the Swachh Bharat Mission. The 2 % of the total population of the studied areas are engaged with this activity.

5.6 The findings the Individual livelihood activities undertaken by the members:

The members of the SHGs take many livelihood activities for contribution in their family income by the loan taken from the groups. The following are the findings regarding the individual member activities undertaken as a member of SHGs:

1. Out of the total studied population in the Sidli block 4% individuals are seen engaged as a small shop keeper.
2. 15% individuals are found engage in Piggery as a livelihood activity in the studied areas.
3. The poultry, Diary and Goat Rearing as livelihood activities are seen engaging by the 2% each of the individuals.
4. The Black Rice cultivation in engaged by the 2% of the individuals of the total studied areas.

5. The 2% of the total studied population are seen engaged in the production of Earth-Worm as a livelihood activities.

5.7 Findings about the impact or empowerment of women after engaging in SHGs:

The impact or the empowerment of women can categorized into social and economic.

5.7.1 The following are the economic impact on the women in the Sidli block:

1. Engaging in the SHGs one must have to open their own as well as group's bank account. The study revealed that 16% rural poor people did not have bank account before joining in the SHGs.
2. The 90% of the respondents felt that they get aware of saving and credit after joining in the SHGs.
3. After joining and following Panchasutra the members become more knowledgeable regarding the financial matters and securities.
4. The different activities lead to the income generation to the individuals in their family after joining in the SHGs.

5.7.2 Findings about the Social impact on individuals members of the SHGs:

The joining in the SHGs is a collective efforts and opportunities to the rural women to move outside the home for their different kind of livelihood activities. The regular

meeting of the SHGs and the capacity building training to the members give opportunities to the rural poor women a new experience in their life. The following are the social impact on members of the SHGs:

1. All the respondents of the studied areas became aware about the gender issue through training and discussion in the group after the joining in the self help groups.
2. The 26% of the individual members are seen participated in the women related social issues in their locality.
3. 54% women felt that their popularity has been increased after the involvement in the SHGs.
4. The 92% members of the total studied areas can move freely outside the home for the purpose of SHGs activities.

5.8 Findings regarding the problems faced by the members of the SHGs:

The members of the SHGs face many obstacles both from the domestic as well as from the institutions. The following are the obstacle face by the members of the SHGs:

1. Common obstacles for the members of the SHGs in the studied areas are house hold responsibilities. The 96% members of the SHGs felt that due to their

household responsibilities they could not give proper time for the outside activities.

2. 20% respondents felt that the official does not visit their village in the need of the hour.
3. The 4% respondent felt that their family do not support joining in the SHGs
4. There are 30% respondents who have lack of confidence to take loan for starting livelihood activity.
5. 6% members felt that the amount of CIF loan is not sufficient because the said amount if distributed to the members each members got only Rs. 5,000.00 and with this amount of money the members were unable to start a productive work for generating income in their family.

The above discussion regarding the findings of the study on Sidli blocks reflects that the three hypothesis taken that the active participation of the government impacts the proper functioning of the SHGs in rural areas, women being marginalized groups are seen empowered through the participation in SHGs and the SHGs helps in the Socio-economic empowerment of women in rural areas has been seen proved.

5.9 Suggestion for improvement of women empowerment through SHGs:

To improve more the regarding the women empowerment through SHGs the following suggestion are forwarded:

1. The sustainable livelihood is one of the challenges for the rural poor people. The domestic livelihood activities are of temporary in nature. The government should concentrate on the identification of the priority domestic livelihood activities to the members of the SHGs in near future.
2. The skill enhancement training for various livelihood activities should be provided by the government by the collaborating with Skill India programme.
3. The finished products produced by the SHGs are facing the problems of unadulterated status of their product in the outside market except in locality. Therefore it is very important to the stakeholders to find criteria to certify the items produced by the SHGs.
4. There is a problem of marketing regarding the produced items by the SHGs. The government should also give proper training on the market study to the SHGs or this part of task should be taken by the government itself.
5. The loan taken by the SHGs are charged rate of interest from the month the loan is taken and the members of the SHGs have to recover the loan without productive activity i.e. without earning by the loan taken by the individuals. Therefore it is suggested that the charging of interest on loan should be charged after 1/3/6 months as per the project undertaken by the groups or individuals.
6. For better performance the officials should regularly visit the SHGs and provide a meaningful or productive training to the members of the SHGs.

7. The official should study the marketing option of the locality and then give livelihood training on the potential areas.
8. In the age of ICT the finished product can be marketed such as handlooms, Black Rice, etc. The government should make an effort to materialize these objectives.
9. Instead of temporary livelihood activities to the potential SHGs a sustainable livelihood opportunity should be provided by the government.
10. There is a lack of entrepreneurship study on the rural areas by the stakeholders. That is why the potential livelihood options are not taken by the SHGs and instead engage in temporary livelihood activities. Therefore the government should provide entrepreneurship study on the local and their possible options.
11. The SHGs members are facing difficulties to turn their domestic livestock livelihood activities as source of permanent income and to feed their home. For this the government should arrange skill training and marketing issues to the rural poor.
12. The SHGs as an institution is not the only mechanism for the empowerment of rural poor women. Therefore the government should also give equal treatment in other sectors which provide women empowerment such as education, health, political participations, eradication of social evils and etc.
13. Regular monitoring and timely meeting with the members of the SHGs will help in better performance of the SHGs and to achieve the target of bringing all the BPL families above the poverty line in India.

14. The field experience shows that the members are more interested in the individual activities rather than the group activities in terms engagement in the lively hood activities. Therefore for the better groups' performance the stakeholders should promote major project for the sustainable livelihood to the SHGs.

5.10 Conclusion:

The study on 'Empowerment of Women through SHGs in the Sidli Block of Chirang District BTAD, Assam' is done to understand about the women empowerment through the process of SHGs. The Sidli Block is an intensive Block where the NRLP program is going on. The concentration of ST people is higher in this area. The ST people represent 47.28% of the total population of the areas. There are 20,536 BPL household in the area. So far the BMMU Sidli Block has engaged 3952 numbers of SHGs in the area. In this region the community wise engagement in the SHGs are as ST-23,572, SC-2878, OBC-6674 and other community-11,074 people ⁵⁰. The BMMU has been providing capacity building program from time to time since its inception. The target to reach to each of the BPL family is seen completed as the total numbers of women engaged in the SHGs (44,198) crosses the total numbers of BPL household (20,536) in the studied areas. So far the 1381 numbers of SHGs received the RFs and CIF is released to the 204 numbers of

⁵⁰ www.nrlm.gov.in

SHGs till the year of 2015-16. The role of the state in promoting in the SHGs is seen active. The study found women members are benefited after joining in the SHGs. They become financially aware and know how to engage oneself for different livelihood activity. The involvement of women members in the SHGs also make aware about the gender issues. The members are seen taking regular meeting and maintaining proper book keeping and proceeding. The DAY-NRLM as renamed in 2015 is such an approach by the Government of India to engage the poor rural women into organized SHGs so that they can move above the BPL and start a dignified life by giving different livelihood opportunities through micro finance and micro credit. Their main objective is to cover all the BPL family members to engage in the SHGs and to bring them above the poverty line. The present study in the Sidli blocks shows that the SHGs members are not able to earn with which they can feed their family. There is a lacking behind in the promotion of established livelihood activities. The members are facing the problems of utilization of loan for a productive ways. Therefore one can say that the organizational structure and the capacity building training are seen proper functioning of the SHGs but in a real sense it is observed that the SHG members are not availed to engage in sustainable livelihood activities. That is why it is belief that the challenges of the SHGs and the State are how to engage these SHGs in a sustained livelihood in near future so that the women folk in the rural areas can prosper and become equal with the male counterparts in near future.