



Status Of Self -Helf Groups For Employment And Poverty Elimination Of The Poorer In Assam (With Special Reference To Women)

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Abstract - Poverty and unemployment are considered as major hindrances to the socioeconomic development of a nation. The picture is not different in our country. During 80s the Government of India introduced various situation-specific schemes for employment generation and poverty alleviation in both rural and urban sectors. Although these schemes could bring about little changes in the living condition of the poor yet that was not sufficient as expected. In that context, the concept of Self-Help Group emerged as a standard tool for rectifying the problem of low employment and high poverty in our country. In India microfinance operates through two models: (a) Self Help Groups (SHGs) model. (b) Microfinance Finance Institutions (MFIs) model. Among the two models, the Self-Help Group model has been accepted as a powerful tool for poverty alleviation and employment generation which improves the income level as well as the living condition of the poor people. It not only generates employment but also contributes to the household income of the beneficiaries. Microfinance in India has achieved a new turn after the formation of the National Bank for Agriculture and Rural Development (NABARD) in the year 1982. Since its inception, NABARD has been conducting many research programs for delivering financial services at a large scale, creating self-employment, and also providing loans rather than grants to its beneficiaries. In the year 1992 NABARD launched the "Self Help Group (SHG)-Bank Linkage Programme" for providing affordable banking services to the doorstep and is now marked as the largest microfinance programme in the world. As on 31st March 2020, 12.4 crore households and more than 102 lakh SHGs with a deposit of over Rs 26,000 crore are covered under the SHG-Bank Linkage Programme.

keywords - Self Help Groups (SHGs), Microfinance Finance Institutions (MFIs), employment generation, poverty elimination Socio-economic development.

Introduction:

Assam is the gateway to the regions in North East India. The insurgency problems in the state over the last couple of decades created many hindrances in revamping its economy. However, with the introduction of the concept of Self-Help Groups in Assam from the year 1998 to 1999, a notable change in the economy started to take place as it contributed a lot towards rectifying the unemployment problem and poverty elimination. It has been witnessed that the SHG concept helps to enhance income and asset creation, generating employment and improving conditions of poor households in the nation. The Self-Help Groups need some standard rules and regulations for their best practices for the deliverables of economic as well as social security to their members. In this circumstance, the study of the contribution of SHG to society is very much essential to deliver the welfare concept of the Constitution of India.

Self - Help Group encompasses rural transformation with inclusive and sustainable development of basic needs. The Self -Help Group Model provides a baseline for the socio-economic changes of a country preferably for the rural people. The world's rural population is now close to 3.4 billion and is expected to decline to 3.1 billion by 2050. There is only 68.85 percent of the country's total population living in rural areas with a growth rate of population 12.18 percent as per the Census Report of India of 2011. The rural economy is contributing approximately 46 percent of India's Net Domestic Product (NDP). Traditionally agriculture is the prime sector of the rural economy. Moreover, the contribution of the non-farm sectors to the rural economy cannot be ignored. Despite the positivity of the economic indicators in the rural sector, the reports and records of the planning commission of India envisage the poverty line adhered to 21.9 percent of the total population. These poor people are struggling even for the basic needs in their life such as food, cloth, house, health, education, employment etc. Unemployment and poverty are the syndromes of underdevelopment of the economy. Therefore, reduction of poverty, generation of employment as well as providing financial services to the unprivileged section of the society have been the primary concern of development planners and public policymakers since independence in India. From the period 1980 to 1985 (sixth five years plan) onwards Government of India with a direct aim of reducing poverty in the rural areas by providing rural financial services introduced various anti-poverty and employment generation schemes like: Training of Rural Youth for Self-Employment (TRYSEM), 1979, Integrated Rural Development Program (IRDP), 1980, Women and Children in Rural Areas (DWCRA), 1982, National Rural Employment Programme (NREP), 1980, Pradhan Mantri Gramin Awaas Yojana (PMAY-G), 1985, Jawahar Rojgar Yojana (JRY), 1989, Supply of Improved Toolkits to Rural Artisans (SITRA), 1992, National Social Assistance Programme (NSAP), 1995, Swarnajayanti Gram Swarozgar Yojana (SGSY), 1999, Sampoorna Gramin Rozgar Yojana (SGRY), 2001, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005, National Rural Livelihood Mission: Ajeevika (NRLM), 2011, Pradhan Mantri Jan Dhan Yojana (PMJDY), 2014, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), 2015, Pradhan Mantri Suraksha Bima Yojana (PMSBY), 2015, National Maternity Benefit Scheme (NMBS), 2016, Pradhan Mantri Ujjwala Yojana (PMUY), 2016, National Nutrition Mission (NNM), Poshan Abhiyan, 2018, Prime Minister Street Vendor's Atma Nirbhar Nidhi (PMSA Nidhi), 2020 etc.

A few of the schemes have not been successful in raising the livelihood of the poor rural people due to lack of scientific procedure for a periodic progress review, non-involvement of the beneficiaries, political interference, problem of identification of target groups, linkages, and misuse of funds and so on. Against this backdrop, a need was felt for a programme that provides collateral free loans to the unreached poor in society. Microfinance has emerged as the most suitable alternative for addressing this issue since the 1980s.

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Review of the Literature:

Gayathri, N (2011), conducted a study on “Self-Help Groups and women empowerment of tribal women- A sociological study in Dakshina Kannada District”. The study was completed with the fact that due to the lack of literacy the SHG movement in the tribal belt was not popularized. Low individual and family income can be prevented with the aid of SHGs in this type of area.

S.C. Vetrivel and M. Mohanasundari (2011) conducted a study on “Self-Help Groups: Women Empowerment and Social security in Tamilnadu”. The study revealed that the SHG movement affected the social life of the village people, especially in the women's class. The study found that the women enjoyed more respect in their family as well as in society after joining the SHG. The study concludes that although the basic objective of forming SHG is to alleviate poverty it also helps in making a desirable change in the social life of women by empowering them economically and socially.

Sundoram (2012), revealed that SHG is the process of organizing a group of people for solving their economic and social problems through mutual help. As a member of the group, SHG helps the members to build their lives and their families. The study further opines that SHG is an important tool for improving the economic condition of the poor. SHGs have been playing a significant role in the training of 29 Swarozgari, infrastructure development, marketing, and technology support, community level of members, self-confidence among the members, and change in family violence. It also provides food to its beneficiaries. He also finds that despite various positive aspects the SHGs have some shortcomings like lack of credit facilities, the low survival rate of promoted micro-enterprise, lack of proper fund allocation and utilization, etc.

P.B. Baruah (2012), in his study, find out some serious concerns regarding some socio-economic and psychological factors which always amount to some obstacles to proper boosting of SHG in Assam. The study was conducted in the Nalbari district. He clearly stated that SHG undertook investment activities under SGSY only to get subsidized credit and when the members came to know that they would not get the subsidized credit in the future, they stopped their activities. He further in a separate point of the study added that most of the SHGs were closed because the SHG members were not aware of the Self-Help Group concept. They only participate in the SHG to get a subsidy from the government as they think that SHG is a Government Programme, on the other hand, the same SHG members considered “Sanchaya-- an informal saving institution” as their institution and they save regularly. However, the loan provided by microfinance to the beneficiary is very small to undertake income-generating activities. Therefore, it is recommended that maximum loan facilities should be provided to the beneficiaries so that they could be able to overcome the poverty line by engaging in some income-generating activities.

D. K. Das and D. Boruah (2013), revealed that in Assam microfinance through SHG plays a vital role in the alleviation of poverty and rural development. After joining the SHG the members particularly the women have become highly benefited. The members have started savings only after joining SHG. The habit of savings not only increased their income level but also improved their living standard. Further, the study suggested that a special training program should be provided for keeping a proper book of accounts, and also the women members should be properly educated so that they function properly.

M. Konwar (2014), conducted a study on the “Role of Self-Help Groups in Socio-Economic Empowerment in Sivsagar Districts of Assam”. In her study, she emphasized how Self-Help Group promoting Agencies made fair weather in promoting SHGs in Assam with the SHG-Bank linkage programme. She also highlighted the barriers to women's empowerment in the light of SHG developments

A. Chutia (2017), studied “A study of Self Help Groups in Dhemaji Districts of Assam and Women empowerment” suggested maximizing the opportunity, modification or reformation of the traditional role and maintaining equality for the women in the society. She also opined to consider SHG schemes as an integrated approach rather than focusing on one scheme.

Seetha Devi (2021), attempted to study with the title “Impact of COVID 19 Pandemic on the Self-Help Group”. In the study, emphasis has been given to find out the economic and financial impact of COVID 19 upon the members of the SHG. The study observed that SHGs were considered a widely accepted model

for the development of a community or a society as a social institution as well as ideas of the people living in the society. Due to the sudden outbreak of the Coronavirus pandemic, the whole situation for the members of SHGs had been changed. The members and the country never expected the occurrence of such a situation. The Covid-19 pandemic had shuttered the activities of the SHGs. However, the positive aspect was that all the members of the SHGs followed the directions of the government sincerely to stop the spread of Covid-19. The SHGs were working individually to aware people use a mask, maintain social distancing, and wash their hands frequently as safety measures to remain safe. The study also discussed the economic impact of Self-Help Groups during this pandemic and also the challenges faced by utilizing the opportunity like online marketing, social media, e-banking, etc.

Objectives of the Study:

Following objectives are taken into consideration-

- i) To highlight formation of self- help groups and linking with banks in Assam during 2004-05 to 2011-12.
- ii) To focus on the training programmes for women under SGSY.

Methodology of the Study:

The study is descriptive and analytical one and completed on the basis of secondary data sources. Data are collected from Economic survey, Assam, and Sonari Development block office. Moreover, data are taken from reference book, journals already published in online etc.

Landscape of Self-help Groups in Assam

The Self- help groups are one of the programmes launched by government for socio-economic upliftment of the weaker section of the society. During the period of 2010-12, the total SHGs formed and getting loans by the government are shown in the below.

Table-1 Formation of Self-help Groups during the year 2010-12

Year	Total Formed		Getting Loan
	Total Self-help Groups	Women Self-help Groups	
2010-11	25197	13934	15053
2011-12	24218	15394	14941

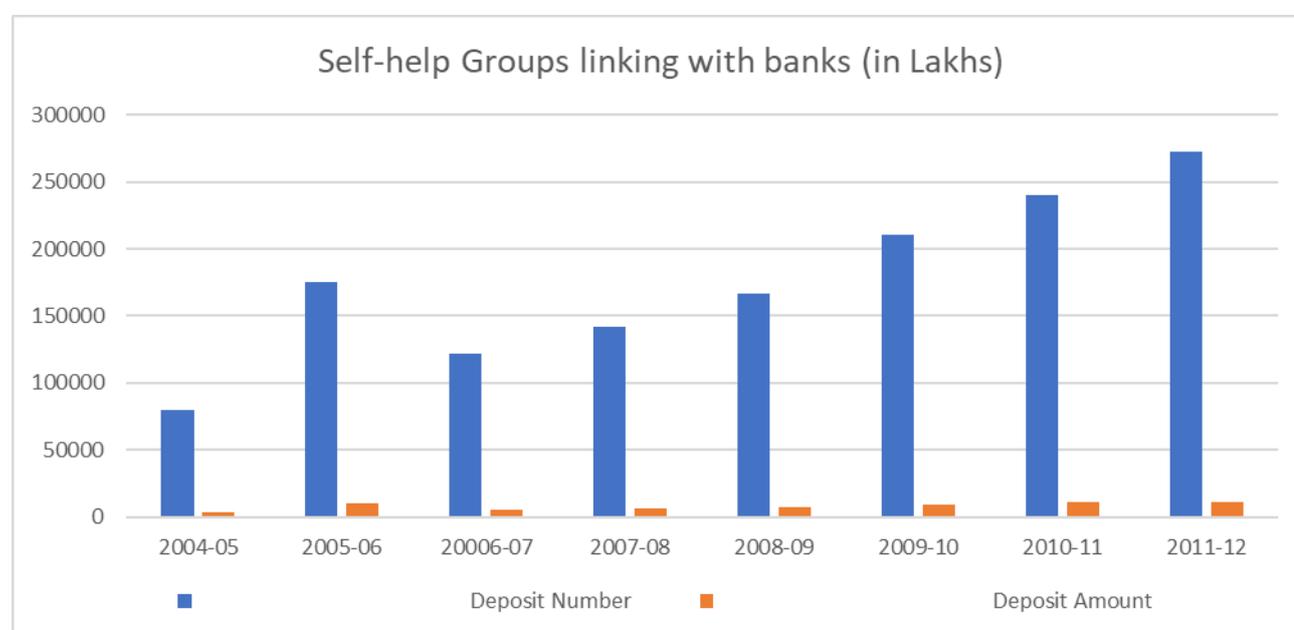
Source: Economic survey, Assam, 2012-1

The table-1 shows the landscape of SHGs in Assam. During the period of 2010-2011, total self- help groups were formed 25,197, among these, 13,934 were women self- help groups. Moreover, during 2011-2012, total SHGs were formed 2,4218 and among these groups 1,5394 were women self- help groups.

Table-2, Self-help Groups linking with banks (Rupees in lakh)

Year	Total Bank linked Self-help Groups	
	Number	Amount
2004-05	122304	20975.75
2005-06	269917	48239.13
2006-07	230902	58040.52
2007-08	257863	57417.70
2008-09	305132	77365.49
2009-10	374745	92724.79
2010-11	433954	118051.17
2011-12	499183	139741.00

Source: Economic Survey, Assam, 2012-13



In the table -2, it is seen that during 2004-05 total bank linked SHGs were 12,2304 and in 2011-12 total number of bank linked SHGs were 499183. The number is gradually increased. The bank deposits of the SHGs in 2004-05 was 20,975 lakhs, gradually it increased 1,39,741 lakhs in 2011-12 The status of bank linked SHGs are shown in the diagram.

Table - 3 Savings in Bank of SHGs

Year	Deposit	
	Number	Amount
2004-05	79,592	3,409.05
2005-06	1,75,565	9,846.77
2006-07	1,21,474	5,261.61
2007-08	1,42,147	6,044.72
2008-09	1,66,740	7,485.51
2009-10	2,10,890	9,123.46
2010-11	2,40,032	11,195.29
2011-12	2,72,822	10,928.00

Source: Economic Survey, Assam, 2012-13

Table -3 depicted the bank deposit scenarios of SHGs in Assam. During 2004-05 to 2011-12, total number of SHGs are increasing and their deposits also from 3,409.05 to 10,928.00 during the period. The table shows that in 2005-06 ,total SHGs savings in bank was more after that consecutively 3 years the numbers were declined.

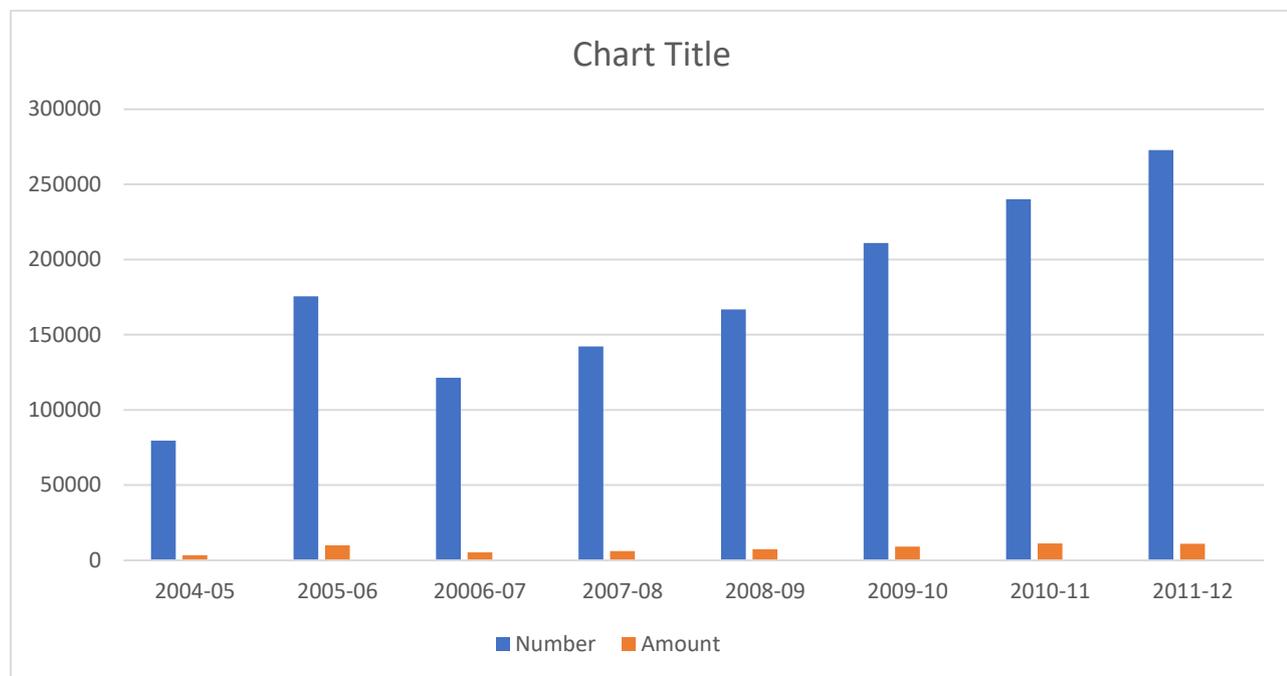


Table-4, Training programmes for women under SGSY in the year 2011-12

Time period	Name of training institute	Subject and number of trainees
5 Days, in the year 2011	Directorate Associate, AAUKhanapara, Guwahati	Sub: piggery 30 no of women
5 Days, in the year 2012	Directorate Associate, AAUKhanapara, Guwahati	Sub: piggery 30 no of women

Source: Sonari Development block office

During the period of 2011, the directorate Associate, AAU khanapara, Guwahati organized 5 days long training programme for women under SGSY on piggery and 30 numbers of women were provided the training. In 2012, the same institution organized another training programme on piggery, where 30 women were also given specific training on piggery.

Conclusions:

It can be clearly Portrayed that from 1990's Self-help Group movement has got a successful path as a financial supportive group and as a platform for the poor and women to empower themselves economically. In this regard SHG- Bank linkage programme is emerged as a path for the poor in getting microcredit from micro finance institutions. Several steps were taken by the National Bank for Agriculture and Rural Development, various government programmes initiated by the government and some leading Non - Government Organisations for the upliftment of the poor, especially women to empower them. Though the focus of SHG-Bank Linkage programme is seen lately in Assam yet the programme has achieved success quickly. Mainly NABARD is taking initiatives to cover Self-help Groups to link with banks. Swarnajayati Gram Swarozgar Yojna (SGSY) is also playing as a mother role of poverty alleviation programmes. It is identified by NABARD that districts with low coverage of Self-help groups are 17 out of 27 districts of Assam. The districts with high coverage (above 80%) of Self-help Groups are Sivasagar along with other nine district of Assam viz. Jorhat, Karbi Anglong, Sonitpur, Nagaon, Morigaon, Darraong, Nalbari, Barpeta and Chirang district of Assam. 62 In Sonari Development Block of Sivasagar District female participation in Self-help Groups is almost 80% and it is favourable atmosphere for development of women empowerment in this place. Self-help Groups in this block are mainly linking with the Grameen banks of Kakatibari, Moran, Patsaku and Sepon and others are linking with United Bank of India (UBI), United Cooperative Bank (UCO) and State Bank of India (SBI). Under Swarnajayanti Gram Swarozgar Yojna programme, some infrastructural schemes were designed to enhance Women Self-help Groups in different blocks of Sivasagar district.

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