



Role Of Economic Activities Performed By Women Self Help Groups In Rural Development With Special Reference To Nagrijuli Development Block Of Tamulpur District, Assam.

Abstract:

Each and everybody are striving for development. Development is a multidimensional process. It impacts on social system as well. Economic growth is an essential part of development. Financial upliftment in grass root level intends to sustainable development. Emergence of women SHG able to encompasses the rural women with a platform. The platform has dimensional aspects where women folk have the scope to exercise themselves with political, economic, social, moral etc. Basically, participatory development through economic activities as well as other activities is the chief aim of SHG movement in the rural sector. This paper intends to study how the rural women folk become self sufficient by selecting the productive techniques and enhance the earning level. Further, it intends to find out how the trend got momentum in the way of rural development, being involved with member of SHG by women folk.

Key Words: Self Help Group, Rural Development, Economic Activities.

Introduction:

It is well-known that the rural development of a nation is basically depending upon the execution of productive economic activities. In this circumstance, for productive purpose capital or finance stands as the core determiner. However, finance is the main barriers of development, and generally its shortage is seen in less developed countries including in India. Historically it is evident that women folk remained victim of disproportionate discrimination in all social and economic opportunity and completely out of reach of financial access over the centuries. The presence of the social system dominated by patriarchal mode over the

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centuries resulted women folk remaining the victim of gender gap, i.e., deprived of all social and economic avenues. The gender biasness in regards to the two prominent gaps, say, educational gender gap and health gender gap are the greatest in developing countries and these are also considered among the causes of persisting vicious cycle of poverty in less developed countries. However, it affects on economic upliftment of rural sector of a nation.

The emergence of Self Help Group is able to provide a platform towards the so far neglected rural folk to empower own self through self sufficiency. SHG facilitate the rural folk to analysis the lacunae as well as to have the remedies for self promotion and rural development. The opportunities are being tapped by the new economic thinkers that Self Help Groups (**SHGs**) have been working effectively for economic wellbeing, particularly for the poor and deprived sections of the society where paucity of finance persisted as the basic problem. The concept evolved from the idea of mutual support among poor women to address their common problems. While a group of persons come together to form a group for poverty alleviation, human development and social empowerment and work mutually, the group is termed as SHG. The concept of SHG, although emerged for mutual work together for their betterment that germinated from the concept of Non-Governmental Organization (**NGO**), now, becomes the core of state intervention for inclusive growth with empowering women. The idea started with the belief that external financial supports to those deprived women could change their livelihood that have ever been remained excluded over time to receive formal institutional credits. Among these deprived classes, women remained incapable in regards to performing different economic activities to increase income and generate employment. Presently, women empowerment is the most frequently used term in the dialogues of national development which is a multidimensional process that enables women to realize their identity, capability and power in all sphere of life.

In India, with the initiation of **NABARD**, SHGs and Micro Financial Institutions (**MFIs**) are functioning as participatory forces for women empowerment and rural development. These participatory forces are also being pushed by budgetary supports of various government schemes of both the central and state governments in India. The women folk involved in SHGs are fostering savings habit and enhancing access to formal credit, thereby, opening the opportunities of diverse economic performances.

As a small, economically homogenous affinity group of rural poor women who get together voluntarily to save a modest amount of money on a regular basis to create a fund for meeting member's emergency needs then it turned into an entity of SHG. Women SHGs have emerged for women's role as decision makers and active players in economic activities. SHGs started in 1989 were often the groups of 8-10 women that gather once a week to collect money from their members, connect them with banks, and provide low interest loan.

In a nutshell, SHG could be considered as a financial institution, social forum, mutual learning hub etc., for so far neglected, ever deprived rural people.

Review of Literature:

The economic activities performed by women Self Help Groups in rural sector has drawn attention of many researchers, scholars and agencies in global and national arena. Therefore, literature relating to SHGs and their activities performance in rural sector is summarized below.

NABARD (2024), NABARD emphasized that the sustainability and success of SHGs through the action research project, assessed the evolution and efficacy of the Self-Help Group–Bank Linkage Programme (SHG-BLP) as a transformative model for rural financial inclusion. Initially launched as a pilot project in 1992–93 to link 500 SHGs with formal banking institutions, the SHG-BLP has grown into the world's largest microfinance initiative in terms of outreach and client base. The study revealed that the model has proven to be highly cost-effective in delivering financial services to previously unreached and underserved rural households. NABARD emphasized that the sustainability and success of SHGs are closely tied to adherence to the “panchsutras” — regular group meetings, internal savings, need-based internal lending, timely loan repayments, and accurate bookkeeping. SHGs following these principles have consistently demonstrated financial discipline, creditworthiness, and accountability, making them reliable banking clients. The research concluded that SHG-BLP is a replicable and scalable model for inclusive and community-driven financial empowerment.

Singh, (2017) explored the relationship between Self-Help Groups (SHGs) and women's empowerment, emphasizing that women possess significant potential to contribute to national development when supported through inclusive financial systems. The study highlighted that SHGs, as homogeneous and collective formations, serve as practical instruments of empowerment by enabling women to participate in income-generating and entrepreneurial activities. Singh argued that empowering women through SHGs not only uplifts individual households but also strengthens the broader socio-economic fabric of the country.

Suhaib, (2017) addressed the challenges and opportunities related to motivating financially and socially weaker sections, particularly women, to engage in rural economic activities through Self-Help Groups (SHGs). Recognizing that women in rural India often face social and educational disadvantages and are primarily involved in non-earning domestic roles, Suhaib described their participation in SHGs as a bold and transformative venture. The study found that SHGs play a critical role in mobilizing microfinance at the grassroots level, primarily by fostering a culture of thrift and savings.

Development to be really effective and well dispersed has to be participatory and **(Oakley, 1994)** believes that the informal network of NGOs, women's group, co-operatives and rural unions promotes participation and, thereby, bring more benefits than the other top-down official system.

Borah, Sarma and Sensua (2012), suggested providing micro credit via SHGs to ensure the micro-saving habits among the members. The main purpose behind the formation of the SHG is found to be the common interest, i.e., savings and to have access to credit. Apart from it, it helps in bringing social consciousness among the members and inspired them to actively participate in social activities.

Rajasri (2021) also dealt in the formation and structural aspect of SHGs and mentioned that it is convenient to grow and survive of a SHG if there was homogeneity in standard of living, homogeneity in mindset among SHG members. Likewise, **Parida and Sinha (2010)** viewed that proper functioning of SHGs is dependent on interpersonal ego free relation and conflict-less behaviors of the members. This study also found that women were more concerned about recovery of loan, children's education, health care, security of their children, etc. However there are paucity of studies pertaining to identify the critical gaps in specific area such as nature of group dynamics, arrangement of productive and livelihood activities, successful institutional linkages and accountability. Therefore, beyond structural management, financial management, internal monitoring, institutional linkages, etc. an in-depth look to the issues in grassroots of specific area is felt necessary.

Objectives of the Study:

To achieve the main objective of the study, it chooses the following specific objectives,

- (i) To study the SHG's impacts on women empowerment and rural development,
- (ii) To identify economic activities performed by women SHG members,
- (iii) To study the challenges of working of women SHGs.

Research Questions:

In regards to the following key questions revolving around the objectives, the study proposed to provide answers to them.

- (i) Does the women SHG movement increase the extent of diversified economic activities in rural sector?
- (ii) Does the SHG movement lead women to diversified pathways of livelihood?
- (iii) Does involvement in SHG lead women to skilled for occupation?
- (iv) Are the women SHGs instrumental for women empowerment in rural economy?
- (v) Do women SHGs facilitate credit accessibility?
- (vi) To know whether involvement in SHGs encourage women for savings.

Methodology:

The study area, Nagrijuli, is a development block of Tamulpur district of Assam. Basically, Nagrijuli is a foothill area of Bhutan. This area was well known for tea cultivation introduced by British before independence. Majority of the tea tribe people resides in this area.

At par with the objectives the study conforms to that of a descriptive and evaluative type of research based on both quantitative and qualitative approach of analysis. The secondary information were collected from various published sources such as- books, journals, magazines, periodical, bulletins, reports of governments and other agencies, various web pages, etc for conceptualization and theorization of the issue.

The selection of the study area was justified because this district was rural based and one of the backward area of Tamulpur District of the state. Although the population structure of the Block is mixed of all castes and creeds, its majority consists of Scheduled Tribes (**ST**) and **Adibasis** (Tea Tribes). It is bounded by Indo-Bhutan border in the North, Kamrup (R) and Nalbari in the South, Udaguri district of BTR in the East and Baksa district of BTR in the West.

The core of the study required primary data which were gathered from the specific field area through a case study. The case study was conducted through a multi-stage-purposive-random sampling method. The Nagrijuli is the Development Block of the newly created Tamulpur district was chosen purposively in the first phase of the survey because it was one of backward area followed by identification of registered women SHGs in the Block. For identification of SHGs, the officials of Community Development Block were met for information.

The selections of SHGs from the CD block Nagrijuli were 42. From among 1283 total SHGs in the block a sample of 126 SHGs (more than 3% of the total SHGs) were chosen randomly.

Directions of Economic Activities of Women SHG members:

Since one of the aims of the women SHGs is to inculcate rural women to involve in various economic activities so as to empower them socially and economically after entering into SHGs, a host of directions of activities are supposed to open. An attempt is made to identify various activities performed by the women members for their socio-economic wellbeing. In addition to household activities the women SHGs are providing avenues for their additional earnings through institutional motivations to perform various activities. The impacts of collective efforts in one hand, and the results of motivation on the other have effected on the women members to exert different kinds of services say, small scale production of various

goods and distribute themselves or dispose them through different channels. The directions of activities performed by SHG women members are elaborated under following heads.

The activities of women SHG members in rural economy mainly revolve around agriculture and allied activities, non farm sector activities and training oriented small scale industrial activities.

Agriculture and allied Activities:

Farm sector being the prominent in rural economy, most of the avenues come out from it and the women SHG members are mostly seen to involve in various activities associated with this sector either in the way of collective or individual efforts.

The legacy of joint venture germinated from the inception of the SHG movement sustained in the field level of Tamulpur district and most of the women SHGs are seen to involve in group or collective efforts in farm sector. Besides a portion has also seen to initiate individual economic activity after building self confidence that resulted from experiences. The identified activities performed by sample women members in the field level are- Piggery, Goatery, Dairy, poultry, Processing, Vermicompost, Honeybee keeping, Sericultural activities, Fish farming, etc. Following section provides a brief description of the activities performed by the women SHG members.

Description of the activities:

Piggery- Piggery is a traditional as well as habitual source of income adopted by the people of this study area. Further, Piggery is one of the important sources of rural income which is associated with rearing and bearing of pigs meant for sale as source of meat in household level. The women SHG members prefer to the piggery farming because it is cost effective in nature as it requires a nominal finance and it has short duration for return. This activity has been seen successful because the pig bearers get necessary supports including veterinary assistances, fodders and marketing from the SHGs.

Goatery- Farming of goat is a prominent branch of animal husbandry associated with heritage. It has a highly pertinent value as a source of income in domestic level. Rearing and bearing of goats is aiming for meat as well as milk. Of late, goatery is taken commercially as a source of income by the SHGs members. It is also a cost effective activity. It can be executed with low labour and minimum expenditure.

Dairy- Dairy is also an important source of cash earning in rural economy and it is defined as the branch of animal husbandry which is associated with milk and milk related production. The women SHG members opt dairy farming because it is one of the activities which is closely associated with their cultural heritage. Presently, improved species of cows or buffalos are kept commercially for higher earnings with necessary supports from various agencies.

Poultry- It is another form of agricultural activity that rear and bear domestic bird varieties so as to get meat and eggs. Since most of the rural women are habituated to this tradition, they can perform this activity easily, and now, it gets scientific mode of culture and becomes a viable option for additional household income. The prominent bird varieties which are bore by the sample women members include- chicken, duck, pigeons, turkeys, etc. Women associated with the SHG movement get impetus to involve in this farming as they receive assistances via SHGs loan schemes.

Processing- The term processing is often used as the food processing and means for value addition. Transforming various raw grains, fruits, vegetables, etc. into value added products come under this type of activities performed by women SHG members. It comprises of a verity of indigenous food items such as various types of cakes, pickles, jams, jelly, alkali, essential oils, etc. Access to banking facilities through SHGs has been encouraging them to engage themselves in such economic activities.

Vermicompost- Vermicompost or worm compost is an organic biological process of manure preparation from wastes. Growing concerns for the use of bio-fertilizers has been providing opportunities to rural women to get avenues from vermicompost sector and women SHG members also seen to avail this opportunity.

Honeybee keeping- Bee keeping or apiculture is a practice where attempt is made to produce honey and wax by keeping domesticated honeybees. As a high value product, rural women associated with SHGs and microfinance has been seen to engage in this sector.

Sericultural activities- Sericulture is a traditional and habitual economic activity of rural areas of the state as well as the district of Tamulpur. Sericulture activities revolve around (a) planting of trees, say, muga, som, mulberry, tasar, etc, for feeding Eri and Muga worms, (b) rearing and bearing of the worms to produce silk cocoons, (c) spinning thread from cocoons, (d) weaving various silk-cloth items, and (e) marketing of the items. A vast area of economic activities surrounding sericulture in the study region is being tapped by rural women associated with SHG movement.

Fish farming- Fish farming, the source of fishes, one of the popular food items of Assam as well as of Tamulpur district has been getting impetus by the growing movement of women SHGs. Easy accessibility to credit through women SHGs has been opening up increased investment in small scale fish cultivation.

Description of the Non-farm and Training Oriented Activities:

Non-farming Activities:

Non-farm activities refer to the economic activities other than agriculture and related activities. The prominent non-farm activities performed by members of the SGHs in Tamulpur district are identified as – weaving, bamboo and cane handicraft, petty shop, tent house, SHGs product marketing and E-rickshaw pulling.

Weaving- Weaving is a handicraft practice by which clothes are prepared either from cotton threads or from silks. The practice of weaving occupies an important and prestigious place for Assamese women, and it was regarded one of the most important qualifications of Assamese girl for marriage. The changing scenario, although has retaliated its importance, yet any Assamese women in rural Assam has a soft corner in their hearts for weaving practices. The SHGs movement has opened up the ways for revamping the age-old tradition of weaving by the facilities of finance and other kind of supports. Presently, microfinance facilities enabled women to replace the old handlooms and hand-made materials by machine-made tools and mini looms.

Bamboo and Cane Handicrafts- The SHGs equipped with financial accessibility has also seen to fetch opportunities for the development of bamboo and cane handicrafts. Women members in the field level are seen to involve in various activities relating to bamboo and cane handicrafts. Through group or individual efforts they are seen to prepare different kinds of saleable things from bamboo and canes such as- various forms of dolls, play materials, table purpose designs, designs of famous monuments/architects, ornaments, etc.

Petty Shop- Entry to microfinance through SHGs enabled women members to get small funds to venture for small business centers. The SHGs provide financial facility to open small shop by the women SHG members. A number of the members are seen to establish centers for selling stationery, grocery, garments, vegetables, fish, meat items, tent materials, book and news papers, digital services, etc.

SHGs Product Marketing- The SHG women members in Tamulpur district are also seen to engage themselves to distribute various SHGs products in different channels including in local spot markets and household delivery in their locality with minimal margin. Mainly, the items such as incense sticks, designed items, processed foods, traditionally prepared ayurvedic compositions, essential oils, honey, milk products, traditional cakes, mushrooms, soaps, cane and bamboo designs, etc produced by women SHGs.

E-rickshaw Pulling- A trend of electronic rickshaw pulling, although little in number by women has been in a pace in rural areas of Tamulpur district resulting from accessibility to financial market through SHGs. Educated and adventurous women involved in SHGs movement are seen to accept this profession which was regarded earlier as the function of a male only.

Training Oriented Economic Activities:

Further the SHG movement has opened up new avenues of earning which are based on trainings for respective lines of production assumed by the women members. These include soap making, colour designing, jekart weaving (modern small machine for weaving), mushroom farming, bamboo and cane based work, Plate and dish making, plastic bag preparing, oil and ayurvedic composed items, etc.

It is worth mentioning that the women SHG members are seen to perform multifarious economic activities after they have accessed to small savings and credit facilities provided by the SHGs. The directions of economic activities for interpretation have been classified according to the extent of time spent for specific activity. The members who spent comparatively maximum time for an economic activity, they were taken under that specific direction of activity. Accordingly, the distribution the directions of economic activities performed by SHG members in field level is highlighted in table-1.

Table-1

Distribution of the Directions of Economic Activities Performed by SHG Members (126 members)

SI No	Category	Directions of Economic Activities	No. of SHGs Members	Total
1	Agro-based Activities	Piggery	12 (9.52)	64 (50.77)
		Goatery	09 (7.14)	
		Dairy	08 (6.35)	
		Poultry	14 (11.11)	
		Processing	06 (4.76)	
		Vermicompost	06 (4.76)	
		Bee-keeping	04 (3.17)	
		Fish-Farming	02 (1.58)	
		Sericulture	03 (2.38)	
2	Non-farm Activities	Weaving	07 (5.55)	23(18.23)
		Petty shop	06 (4.76)	
		Internet center	02 (1.58)	
		E-rickshaw	03 (2.38)	
		SHG Product Marketing	05 (3.96)	
3	Training Oriented Activities	Soap Making	04 (3.17)	39 (30.93)
		Colour Designing	04 (3.17)	
		Jekart Weaving	06 (4.76)	
		Mushroom Farming	06 (4.76)	
		Bamboo and Cane Work	03(2.38)	
		Plate and Dish Making	07 (5.55)	
		Plastic Bag Making	06 (4.76)	
		Oil and Ayurvedic Production activities	03 (2.38)	
	Total		126	126

Source: *field data*

The figures in the brackets indicate percentage.

Table-1 shows the distribution of directions of economic activities performed by SHG members among sample SHG members in the Nagrijuli block of Tamulpur district. Most of the member's opted economic activities belonging to agriculture and allied of farming sectors activities. Out of 126 members 64 members are engaged with farming sector activities i.e., at 50.77 per cent. It is followed by training oriented activities that are 39 women (30.93 per cent) of the total of 126 SHG members are seen to prefer to training oriented activities. Only 18.23 per cent women are seen to involve in non-farm activities as reveal in the table.

It can be clear from the data received from the field study that all the answers of the key question as stated above able to provide appropriately relating with the objectives of the study.

The directions of SHG activities exerted in rural areas of Nagrijuli block of Tamulpur district elaborated above need analysis in the light of indicators and factor performances in the field level.

Findings:

The findings in the field level study highlighted the result as summarized below,

1. It is seen that spontaneously, almost all the women come forward to take part with SHG platform. Women are seen motivated to involve in the SHG and interested to execute various activities. Women SHG members are found economically aware. In fact, a positive relationship between women SHGs and extended economic performances in rural sector is found.
2. Everyone is found involve with at least one earning activity along with daily routine work.
3. Financial inclusion is one of the major aims of government policy maker. All most all the members of women SHGs have been found to have credit accessibility either to group fund or to banks.
4. Through regular exercise in weekly meeting members are found empowered, mainly self decision making capacity to select earning pathway, protest against any discrimination, fight against domestic violence etc., found strengthen.
5. Economic strength empowered the women in all aspect of social environment. Women are seen more vocal in social platform i.e., have the courage to stand against gender biasness.
6. Along with economic involvement women are found aware about health.
7. Women are seen to aware about educational upliftment of other family members.

Suggestions:

The results indicate recommendations and policy perspective accordingly and their summed up below. Following points are proposed to be helpful for policy upgradation.

1. The SHG mechanism must be developed for organizational, financial management, work efficiency, accountability, etc. for the development of women SHGs in rural sector.
2. A specific workers pool must be created in VCDC level for women SHGs in rural sector. This pool shall act to cluster 3-4 women SHGs and provide intensive training, monitor, assess, guide, instruct and direct for performance along with imparting ITC and related knowledge.
3. The Government support systems must be extended to proper selection of BPL women and supporting them for forming SHGs and their sustenance. The support system must include the increase of SHG loan quota.
4. The Government support systems must also be extended to ensure 100 per cent BPL women's involvement in SHG activities and their sustenance with provisions of special packages since their functions emerged from the aim of poverty alleviation.
5. A process of continuous inducement for achieving self-reliance through involvement in women SHG activities by adopting feasible, innovative and lucrative earning sources.
6. SHG-Bank linkage must be improved ensuring easy communication in local languages along with quick delivery of loans and recovery.
7. Strategic measures must be adopted to enhance efficiency of the block level portfolio functionaries such as- BPM, BC, Accountants, MIS, Jivika Sakhi, Pasu Sakhi, Krishi Sakhi, Bma Sakhi, CRP-EP and the functionaries of VCDC.

Conclusion:

The participatory and inclusive growth strategy has emerged as a boon in catering them to various economic performances meant for self development as well as for the national development. Women SHG movement has not only been successful means to expand rural socio-economic activities but also contributing to the total workforce of the nation. Expansion of participatory approaches for development has been seen inculcating group working spirit, pursuance of disciplined activities, decision making mode of life, capabilities to create own avenues, entering into finance and credit along with socio cultural responsibilities among the ever deprived rural women.

Women folk, victims of gender gap in all sphere of social life, specially, in Less Developed Countries (LDCs) like India have the opportunity to achieve self-esteem, sustenance and freedom through SHG activities to a level of enhanced empowerment. As an effective force for deviating from the confinement of kitchen based household work, half of this total population is getting impetus for changing their lives through women SHG movement. However, miles are yet to travel due to prevalence of the age-old belief of feeling weaker than their counterparts, existing ignorance, absence of safe space in the society till now; and the meager stress of the authorities for boosting their development. The existing political economy must pay more attention for rapid boosting of the women SHG movement and sustain it for the sake of inclusive growth with social justice.

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