

DYNAMICS OF WOMEN SELF- HELP GROUP IN TINSUKIA DISTRICT, ASSAM

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Abstract

Group approach has been seen as a great contributing factor for women empowerment in developing countries. It is seen in most regions of India that Self Help Group (SHG) approach is more effective than the other group approaches; this is seen to be very helpful scheme with micro-credit possibilities for the women from poor economic background. Microcredit facility through self-help groups (SHGs) has grown as a facilitator to reach the rural poor. Women participation in Self Help Groups has created great impact upon the pattern of life of poor women and has empowered them in various stages. Group dynamics means the interaction of forces among group members in a social situation. It is the internal nature of the group as to how they are formed, what their structures and processes are, how they function and affect individual members, other groups and the organization (Van and Schaller, 2008). Therefore, a study was attempted on the dynamics of women self-help groups, their progress system and elements contributing to the sustainability of women's groups, in agronomy and related sectors. Results show that no SHG was non-operational or dropped. It was exciting to note that all the SHG members are working in a synchronized manner with group. There were no failures or non -functioning groups at any stage of SHG or alterations in memberships of the members. Members were continuous and regular, indicating their strength and sustainability of the group.

Key words: Self- Help Group, Group Dynamics, Sustainability.

Introduction

SHGs are innovative and ground-breaking organizational setup in India for the women upliftment and well-being. Each and every woman gets the chance to be a part of at least one group, so as to be potential entrepreneur and capable worker. The SHGs are promoted by the Government as if women in India may not be inventive enough to be entrepreneurs. When the SHGs are arranged with training facilities to carry out certain kind of work which are possible for women in India, bank must facilitate financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for improving the capacity of women in terms of leadership quality and organizing for the management of SHGs by themselves so as to have organizational capacity.

The accumulation of fund in the beginning is very low in the group. Such funds though less, is enhanced by external means mainly, the loan from bank to promote the group. SHGs offer to members' preliminary banking services characterized by cost effectiveness, flexibility and freedom from defaults. Valuation of the credit needs of members is done occasionally at group meetings. The claims for credit are settled within the group by agreement. In case of any excess, the amount is deposited in the bank. Nonpayers are subjected to severe penalties but such occurrences are unusual. There is always peer group pressure on those who avail loans which to a large extent prevent defaults. Sometimes it is also seen that the member who is not regular in loan repayment are also put out of the group as penalty and the peer members pressurise for the repayment.

An SHG is a small like-minded group of 10-20 members from homogenous background. It is formed and groomed by a government agency called Self-help promoting institution (SHPI). The members of the group are encouraged to collect regular saving on a monthly basis and use the combined resources to give interest bearing small loans to needy members. The members are trained to maintain simple accounts of the collected thrift and loans given to members. The regular meetings also provide them a platform to discuss and resolve many social and common issues, thus fortifying their togetherness. A savings bank account is opened with a bank branch and regular thrift collection and loaning to members build up the financial discipline among the members to encourage the bank to provide larger loans to the group.

(Press Information Bureau, Government of India, Ministry of Rural Development) report says the pace of reduction of poverty in India has speeded up in recent years as per the Global Multi-dimensional Poverty Index 2018 as also the note published by the Brookings Institution. The Deendayal Antodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is aimed at alleviation of rural poverty through building sustainable community institutions of the poor. It seeks to mobilize about 9 crore households into SHGs and link them to sustainable livelihood opportunities by building their skills and enabling them to access formal sources of finance, entitlements and services from both public and private sectors. It is envisaged that the intensive and continuous capacity building of rural poor women will ensure their social, economic and political empowerment and development.

Community Livelihood Professionals: Based on the directions given by NITI Aayog in 2016, profiles of more than 1.99 lakh community members have been digitised. The CRPs have been trained and deployed to provide support to the community institutions in a variety of themes, such as book keeping, training and capacity building, financial services etc. This also includes more than 31,889 Community Livelihoods Resource Persons (CLRPs) such as Krishi Sakhi and Pashu Sakhi who provide door step extension services to the small and marginal farmers including dairy farmers.

The World Bank says that empowerment of women must be a key element of social development programs (World Bank, 2001). India has also sanctioned various international Conventions committed to securing equal rights to women. The 'National Policy for The Empowerment of Women' (2000) states that "The women's

movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women

The SHGs awareness in India and other countries has shown a healthy potential of Microfinance to integrate with the developmental issues, thereby significantly impacting the lives of the poor. The main vision for joining the SHG is not simply to get just credit but it is an empowerment process having with motivational attributes encouraging women to join the job. An attempt has been made to analyse such impactful/ influential factors which encourage women to join the SHGs and main drives for them to carry on in the groups for long periods. The main group processes of SHGs studied are discussed below:

Group members' Characteristics

- Member joining status
- Group formation and registration
- Mobilization of fund
- Sustainability

Literature Reviews

Arockiasamy, L (February 2011), the researcher discussed participation of respondents in group activities has significantly improved their communication skill, organizing skill and administrative ability. The comfortable communication process makes the respondents more confident and can initiate better opportunities. The respondents expressed that being part of the SHG enabled them to address meetings, attend official and social functions, meeting officials, meeting friends and visitors, negotiating and marketing the products. The experience gained as part of the group activities all the members are able to guide and support the villagers who are not part of the group. Also all the respondents use to ask advice from their fellow members in solving difficult problems. All the respondents involve in banking and have cleared the family and personal debts which they had over a period of time. All the respondents are willing to cooperate with others and they follow a democratic process in decision-making. The respondents are punctual and prompt in attending the group meetings every week and they participate in group discussions in a disciplined manner.

Babu, Krapa Kishore, (2015) The researcher discussed that majority of the women experienced better status in the family and society has improved after joining into the innovative activities and that now they have control over their incomes. More autonomy is being enjoyed after forming and working in group. They are getting involved in decision making at the house also. Empowerment of the women has an economic dimension in the form of income generating. So the basic essential for the empowerment of the women is income generation which depends on education, skills, and encouragement.

Benarje Das, T B (2012) concludes that the SHGs have expanded opportunities for rural women to improve their socio- demographic conditions by way of adoption of family planning methods and have awareness about encouraging their health and literacy levels. The use of contraceptive methods by the rural women members of selected SHGs indicates the improvement of the control of rural women over their reproductive choice. On the whole, it is clear that the rural women are able to improve control over their freedom to move and interact, leadership, and reproductive choices, to some extent. Thus there is improvement to some extent

with regard to social empowerment. But, there is no improvement in the power with dimension of social empowerment.

Objective of the Study

To study the dynamics of women self-help groups, their growth pattern and factors contributing to the sustainability of women's groups.

Methodology

This study was conducted in 4 regions (blocks) of Tinsukia district. It included Itakhuli block, Margharita Block, Guijan Block, Hapjan Block.

Sampling method:

The researcher randomly selected one SHGs each from each Block. For this 5 members were the participants in the discussion from each block. The researcher identified one success story from Guijan Block and a member from Sanghamitra group, Hapjan Block for the case study on sustainability of the group.

Data collection: Focus Group discussion was conducted with 2 SHGs and two case studies were conducted for the purpose of this study. This is a qualitative attempt to understand the basic group processes/dynamics within the group in the process of sustainable development through the team effort of the group.

Focus Group Discussion

Sl no	Name of SHG	Focus group discussion/ number of members
1	Milli SHG, Itakhuli Block	5 members from the group
2	Junakipothar SHG, Margharita Block	5 members from the group

Milli SHG, Itakhuli Block

Sl no	Name of member	Designation
1	Gopa Thakur	President
2	Mamta Pudu	Secretary
3	Ankita Lahkar	Member
4	Rinku Thakur	Member
5	Damayanti Thakur	Member

JunakipotharSHG ,MargharitaBlock

Sl no	Name of member	Designation
1	Rekha Rani Moran	President
2	Mompy Moran	Secretary
3	Rambhabati Moran	Member
4	Bhadeswari Moran	Member
5	HumiChetia	Member

Case Studies

SI No	Name of SHG	Type of sample
1	GanaKalyanSonali SHG, Guijan Block	Success story
2	SanghamitraSHG, Hapjan Block	Sustainable livelihood generation through SHG

Focus Group Discussion Analysis**1. The Group Formation and the Time of Registration**

Self Help Group (SHG) approach has a great impact on the dynamics and sustainability of the group and the activities. The key motivational factors are the exposure to lifestyle, different training, livelihood generating activities and the spirit of joining into the SHGs developed by the field staff at the time of formation of SHGs has great impact on the sustainability of SHGs, which sensitized the members of formation, registration and functioning of the group. The members expressed that many women joined the group and the group continued to work for at least 12 months before registration for they were not much aware of the system. Since the members understood of the significance of working in group, they worked patiently and that they got enough time to know, understand, settle and decide before working on the formation and the registration.

2. Members Joining the Group

The members got together and formed a group initially and started visiting the block office and got some ideas of the SHG system. The members gradually started giving more time to the group and decided to adopt a group activity common to all the members. Activities like weaving and vegetable gardening were most common. Soon after that the developmental blocks started providing them with raw materials like the thread rolls to the groups to continue working with the weaving activities. There were no member dropout anyways but just one member who is very elderly by age has left the group on a mutual understanding for some health issues and this dynamic indicates their strength and sustainability. It was seen that the members were aware of the functioning of the group including the membership of a group indicates better coordination among group members. The long time spent in Self-Help Group leads to the development of shared understandings and

experiences. In the early stage the group members mobilised small amount of money from the members and started saving the amount by maintaining a bank account.

3. Monthly Contribution Made by Members

The members of the group are encouraged to contribute a regular monthly amount against the savings and use the collected resources to loan to the needy with less interest among the members. The field level officers teach the members to maintain simple accounts of the collected money and loans given to members. The groups maintain attendance register and also keep records of the contribution regularly.

4. Group Meetings

The group meet at least once in a month to discuss on the progress, contribution and regularity of the system. This process is also used to identify some irregular members however the regular meetings of SHGs determine whether they are active or inactive. The meeting place is a common platform where all the members meet together to discuss the activities, loans, repayment to bank etc. It is the meeting place and the learning platform for all the members to exchange ideas, to discuss and to take decisions on group activities, etc. Ensuring participation of all SHG members in every meeting is an essential role. Conduct of group meetings is most important in SHGs. Group meetings need to be conducted with a certain discipline in relation to regularity, time and items to be discussed which is called agenda of the meeting. These are important elements of the group. The meetings are conducted once in a month. The members reported to have a group norm of depositing their savings and collections in the Bank monthly. The members expressed that meetings of the SHG generally is held monthly, they do not conduct their meetings weekly or fortnightly. Each member expressed interest and significance for the sustaining the group and the activities.

5. Distribution of Groups According to Activities Undertaken

The members responded saying that the group meetings were hold for purpose of micro-financing and general discussions. This kind of get together lead to sharing and mutual learning, they conducted group meetings to discuss about income generating, credit and subscription etc. The members also expressed that they also discuss regarding specific issues relating to women like domestic violence, health problems, social issues as child marriages, girl child education, etc. This kind of group activities and relationship within the SHGs helps in contributing to an organization of financial services that seek to meet the needs of the poor, both protecting them from irregular incomes and other financial sufferings and also helping them to promote their income and livelihood. The formation of a good relationship with the mortgagors will be helpful to provide financial help and sustainability to SHGs.

6. Source of Investment for Entrepreneurial Activities by Groups

The groups are graded based on certain elements such as conducting meetings, savings and membership, by the banks during the financial negotiation. And if the bank is satisfied on the financial functionality of the group, the bank used to approve of the group loans. The loan amount depends on the savings of the SHG. Financial inclusion is to prevent the poor from the exploitation of money lenders and improving their economic conditions. The SHGs adopt entrepreneurial activities such as the bamboo works, agricultural activities, poultry rearing, weaving etc. Members shared that the investment for entrepreneurial activity is basically earned from the common activities adopted within the group. They openly expressed that the purpose of joining the SHG is to promote savings and get loan from banks when necessary.

Case Study 1

CASE STUDY:

A success story

GanaKalyanSonali SHG, Guijan Block

GanaKalyanSonali SHG has transformed their village. The members are changing the way decisions are made and creating a secured and sustainable economy. Ten years ago, they were formed into a group amongst 9 members and began working in their village together. This group was one of the first SHGs that time and they helped facilitate the set-up of such women's groups in the locality, contribution of not money, but guidance and support. Before the SHG was formed, many families were in debt, expressed SHG President. They were bound to borrow money regularly for healthcare, food from local money-lenders with a higher rate of interest. They faced many crisis situations and sell their land or migrate for work to different places so that they can earn and pay back the money. One 50 years old member expressed how they started forming the group and where they faced obstacles. They had to start borrowing money many years ago when growing food and to make money from agriculture. Land ownership started changing and the trees were cut down and the soil became less fertile. She explained saying "We were always worried about how we would survive, because we could not grow enough food and we could not make enough money from farm labour to buy food, healthcare or support our families. We had to depend upon the forest for the regular livelihood. It had become a regular routine in borrowing money from the local lender to grow the crops or to live the day to day life. Now after joining the group, each member contributes a membership fee, which gradually is collected to create a pool of savings. This enables the SHG to lend money, without interest, to those who need it amongst the group members. The group members do not approach the money lenders anymore because the group is now equipped to pay small loans to its members in crisis situation. Moreover it was seen the members are very conscious of the member contribution and maintenance in the bank account since they are now aware of the micro finance and bank allowance for the eligible loans. Now the women members receive a substantial sum to set up a goatary support, poultry farming etc. Many of its members have used this support and, with income generated from the breeding and sale of goats, they have now paid back a large amount of the loan.

The SHG used to receive training and guidance, also has had some training, including observation visits. They are using a holistic approach towards village development through vermi-compost, kitchen gardens, poultry farming, weaving etc. “We work together. We regularly visit the government officials or bank officials to get new information and keep ourselves updated as to how the group must function. If any problems arise relating to finance and loans we approach the officials together and show that we are to be taken seriously”, explains one group member. The group members meet on a regular basis to discuss the formal affairs of the group and some members meet every day to cook ‘Mid-Day Meal’ for the children from local Government schools.

The change in climate has also negatively impacted the food production and there are fewer rainy days and longer summers do not help the crops to grow. There are different kinds of insects and hence the plant diseases are increased with varied number.

“However life is changed for better now, through SHG we have been able to work together towards more stable and sustainable livelihood, said Kunjalata group member”. Lolita tells of how her life has changed. “The bad days of regular worrying about food and money are gone. I am now a member of the SHG. I am able to apply the widow’s pension I am eligible too and I am able to take loan from the SHG when I need one for healthcare or other purposes.

Case Study 2

Sustainable livelihood generation through SHG

This is a story of 50 years old Runu Dangoria who belongs to the village of Bortorani in Tinsukia district of Assam. Though her husband was a successful business man earlier, as she had four children and the husband adopted bad habits of abusing himself with substance the complete family faced a downfall. Ms Runu belongs to a backward village with very less possibility for other alternatives to run the family with 4 growing children. She soon started weaving cloths for the local people which is basically the traditional dress of the Moran Community. A very less was earned and was not sufficient for her large family. She had land but was not cultivable due to lack of irrigation facility.

Runu is very happy now that her life changed completely after she joined Sanghamitra Self Help Group (SHG) which was formed in her village in March 2007, amongst other things; provide microfinance help and training to the members. Runu was very active to connect with the SHG and take a loan to help out finance her own weaving business. Her husband soon joined hands with her for the weaving business.

She also got training as a village animal health worker (PashuSakhi), and helps needy members with medicine prescription and connection to provide good health to safeguard livestock. She has become the SHG’s livestock facilitator. As a PashuSakhi fellow she earns Rs. 3,000 every month. “I earn money, and it makes me happy. I spend it on my basic needs and those of my 4 children. As she gained so much from the group, she became more determined to carry her group further and was chosen as its leader.

She is well respected amongst all the SHG members also is now very important member of the village in inspiring other women who consult her on all community-level affairs.

Results and Discussion

The above analysis of the FGD and case studies gives a base to the researcher to discuss that the elements of participation, functions within the group, group atmosphere, interpersonal trust and the relationship, experience and the achievement in SHG is found to be very important. The members felt much empowered and strong after joining the groups in terms of both economic and social grounds. The group have been a great vehicle of change for all women in the locality towards awareness and have enabled them to become a entrepreneur by themselves and a self -sufficient family. The women folk are much motivated and have become very interested towards self-help as well as in adopting the basic livelihood generation activities to earn money.

This kind of positive attitude was seen and has also influenced the non-members to be part of at least one group. It not only empowers them socially and economically, they also became the role model of the complete women folk.

Some indicators such as conducting meetings, savings and membership, the banks rank the groups. And if the bank is satisfied with the group functioning status, the banks grants loans. The loan amount depends on the savings of the SHG. Financial inclusion is to stop the poor from the mistreatment of money lenders and improving their economic conditions. The above analysis reveals that SHGs have started entrepreneurial activities and obtained loan. It is found through discussion that bigger amount of the investment has been generated from the SHG linkages.

Conclusion

It is seen that there is group wise difference in terms of income, savings, expenditure, group meeting, initiatives and debt reduction. In summary, the researcher would like to conclude that SHGs have promoted entrepreneurship among the women. Despite social and economic barriers there are promising women entrepreneurs supported by SHGs. However, continuous watch, monitoring and sharing of skills, knowledge among the women group in a systematic way with linkages with different rural institutions will enable them to grow and develop.

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