

A Case Study :

IMPACT OF SELF HELP GROUPS ON SOCIO-ECONOMIC STATUS OF RURAL WOMEN

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Accepted : March, 2008
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ABSTRACT

The study was conducted in five adopted villages of AICRP on Home Science. For the study, ten self help groups and fifty members of SHG and fifty non members were selected as respondents. The findings indicated that majority SHGs were of medium size and linked with banks. Economic security and inculcating savings habit were the major motivating factors for joining SHG. Membership in SHG aided in generating income, facilitated loaning and increased social contact, opened up training avenues thus leading enhancement in the socio-economic status of rural women was reflected through the study

Key words : Self Help Groups (SHG), Socio-economic status, Rural women

Over the years, a plethora of poverty alleviation programmes in various forms has been implemented by the Government in the country and a huge amount of social and financial investment has been made to achieve the objective of poverty eradication. But due to overburden of multifarious functions, the problem could not be tackled effectively by the Government. Women are the vital part of Indian economy, constituting one-third of the national labour force and a major contributor to the survival of the family. Poorer the family, greater is its dependence on women's income. In this era of post-economic reforms group approach for poverty alleviation, has been gaining recognition in Asian countries. Mostly women are mobilized to organize into groups for undertaking mutually beneficial social and economic activities. The group forms the base for self employment through group dynamics. These groups are known as self help groups (S.H.G.) which are small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self and mutual help. The formation of SHG aims for the development of socio-economic condition of the group, their quality of life and to help the group to become self-dependent, which indirectly relates to the socio-economic development of the country.

The groups that are formed with thrift and credit as an entry point have shown that the poor can secure greater

access to credit and other support services for enhancing their income levels. Kamaraj and Muralidaran (2004) reported that self-Help Groups have the potential to create a socio-economic revolution in the rural areas of our country. They have proved that they could indeed bring about a change in the mindset of very conservative and traditional bound illiterate in rural areas.

Tripathy (2004) reported that SHGs formed under various programmes provide a great scope for convergence of the programmes / activities of various Ministries, Departments and organizations can look towards the SHGs for targeting their programmes, which ultimately would help in improving the quality of life in rural areas.

According to Sinha (2004) micro-credit or micro-finance, which is a tool for empowerment of the poorest has received extensive recognition as a strategy for poverty and it is delivered normally through SHGs.

Rajput *et al.* (2005) recommended systematic sensitization of members of SHGs regarding multiple roles they can play for overall development of village families.

Considering the above studies and as there is lack of employment and self employment opportunities in villages owing to their narrow economic base and due to inadequate data with regard to Assam, this study was undertaken with the following objectives:

- To study the background profile of SHGs
- To study the motivation factors for formation of SHGs.
- To measure the impact of the SHGs on enhancement of socio-economic status of rural women.