

A DISSERTATION ON
**“ROLE OF SELF-HELP GROUP IN
EMPOWERING WOMEN WITH A SPECIAL
REFERENCE TO CHANDRAPUR BLOCK OF THE
(KAMRUP METRO) DISTRICT OF ASSAM”**

*Submitted in Partial Fulfillment for the Award of the Degree of Master of
Commerce under Gauhati University*



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CERTIFICATE

This is to certify that the Dissertation entitled “ROLE OF SELF-HELP GROUP IN EMPOWERING WOMEN WITH A SPECIAL REFERENCE TO CHANDRAPUR BLOCK OF (KAMRUP METRO) DISTRICT” submitted by ABHIJIT PAUL of K C Das Commerce College has been carried out for M.Com Degree under my guidance and supervision.

The work embodied in this dissertation is original and is done by ABHIJIT PAUL and has not been submitted for any other degree to this university. He was very sincere and hardworking while doing the research work.

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DECLARATION

I do hereby declared that the Dissertation entitled “ROLE OF SELF-HELP GROUP IN EMPOWERING WOMEN WITH A SPECIAL REFERENCE TO CHANDRAPUR BLOCK” has been carried out by me under the guidance and supervision of Ms Chaitali Das, Asst. Professor, Department of Management, K.C Das Commerce College , Guwahati-781008

I also hereby declared that the work embodied in this dissertation has not been submitted for any other degree or diploma of this university or institute.

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ACKNOWLEDGEMENT

I take this opportunity to give my sincere gratitude and thank all those who have helped me in completing my dissertation for the partial fulfillment of my M.Com Degree.

I would like to express my earnest gratitude and thanks to our principal **Dr HRISHIKESH BARUAH** for bringing me out of the big opportunity to carry this dissertation.

I am very grateful to entire faculty members of Post Graduate Department of Commerce, K c Das Commerce College, Guwahati, specially our Co-ordinator **DR ASHIMA SHARMA BORAH** for her constant encouragement

At the very outset, I am deeply indebted to my guide **MS. CHAITALI DAS**, Asst. Professor, Department of Management, K.C Das Commerce College, Guwahati, for her constant encouragement of this research work. I am extremely grateful to her for all the toil and trouble she has taken for me.

.I express my deep gratitude to all the respondents for sparing their valuable time and kind co-operation.

I also give my heartfelt thanks to all my friends, relatives and family members for helping and supporting me in my research work.

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PREFACE

The Self Help Group method is used by the Government, NGOs and others worldwide. The movement of SHG has emerged and experienced an explosive growth as an inclusive and socio-economic movement. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self Help Group. The major initiative in providing SHG members with bank credit was introduced in 1992. These initiative with bank linkages appeared important and added value to the lives of SHG members, their families in general. The main aim of this research is to examine the women empowerment through Self Help Group in making a contribution to the society. The SHGs have been playing considerable role in not only changing the economical status of the women but also the social status. SHGs financed by banks and NGOs had members belonging mainly to socially and economically disadvantaged sections.

The institutions providing Micro finance could play a significant role in facilities inclusion as they are uniquely positioned in reaching out to the rural poor many of them operate in a limited geographical area have a greater understanding of the issue specific to the rural poor and have flexibility in operations providing a level of comfort to their clientele.

Through the analysis the researcher found that the members of the Self Help Group cannot take much loan from the group for their needs as most of the members of the group are earning a less amount of income. NABARD has defined micro finance as follows : “ Micro finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban areas for enabling them to raise their standard of living”.

The study is to know the performance of the Self Help Group in the Chandrapur block , Assam. Therefore, I am highly pleased to present this project which can perhaps serve the reader a clear picture of the functions of the SHGs .

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CHAPTER-1

INTRODUCTION

1.1 GENERAL INTRODUCTION

The concept of self help groups serves to underline the principle "for the people, by the people and of the people". A Self help group (SHG) is a village based financial intermediary committee usually composed of 10-20 local women or men. These groups can be either registered or unregistered. Self help group approach is a new paradigm into the field of rural development which main objective are to increase the well-being of the people, provide access to resource and credit, increase self confidence, self-esteem and increase their creditability in all aspects of lives. Women face a wide range of biases in society, unequal opportunities in education , employment and assets ownership. Women's income is vital to the well-being of children, women has a greater positive impact on child survival and nutrition than does additional income in the hands of men. Poverty is the root cause of all evils for the development of women. Majority of the third world women are involved in the informal sectors of economic activities. Most of these activities do not yield sufficient income to eradicate women poverty.

The SHG's today have become a vehicle to pursue diverse development agendas and even for the profit motive . SHGs are effective in reducing poverty, empowering women and also development of the rural areas . Micro-finance scenes is dominated by SHG bank linkage programme as a cost effective mechanism for providing financial services to the unreached poor. Self help as a strategy for social development places emphasis on self –reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organization that will overcome barriers to participate and empowerment. Central to the idea of selfhelp is the formation of groups concept of a community and the development of egalitarian relationships that will promote people's well being.

Microfinance programme in the recent past have become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviations. The basic idea of Microfinance is simple; if poor people are provided access to financial services, including credit, they may well be able to start or expand a microenterprise that will allow them to break out of poverty. Microfinance through self help Movement has proved to be an effective tool for economic fortification and play a very prominent role in developing economy.

The Self Help Group Movement is focused as a vehicle to reach the disadvantaged and marginalized section , which is the normal course cannot avail of credit facility from the banks. Microcredit is extension of small loans to the poor to enable them to take up income generating activities. These loans are based on the savings of the poor and are beneficial not only in urban areas but also in rural areas. These days, the SHG Movement is increasingly accepted as an innovation in field of microcredit in many developing countries including india to help the poor.

SHGs comprise very poor people who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group environment. The SHGs provide savings mechanism and a cost effective delivery mechanism for small credit to its member. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The Group members use collective wisdom and peer pressure to ensure proper end use of credit and timely repayment. These system eliminates the need for collateral and is closely related to that, of solidarity lending widely used by microfinance institutions. To make the bookkeeping simple, flat interest rates are used for most loans calculations.

1,2 BACKGROUND OF THE STUDY

Chandrapur is a small town located approximately 15 km from Guwahati in the state of Assam in India. Chandrapur is covered by hills and it is primarily an industrial area. ASEB Thermal Plant is one of the major industrial plants in Chandrapur. NTC Plant was closed and ASFC Ltd factory in running condition. The town is close to two wildlife sanctuaries. Pobitora and Amchang wildlife sanctuary. It is situated near Brahmaputra river.

Self Help groups in Assam have taken to mask making following surge in the demand of mask due to covid-19 Pandemic. Members of 10,659 women SHGs have produced a total of 51,23,194 face mask till now and out of these 31,71,314 masks have been sold.

Assam Chief Minister Sarbananda Sonowal visited the mask making facilities of women SHGs under National Rural livelihood mission, Assam at Tatimara, Chandrapur in Guwahati and took stock of their activities while encouraging them to continue the Economic endeavor.

Hence , this research is an attempt to find out how SHGs have helped the various women in India and how this can be of great help to the alleviation of the women in that particular area of my research study.

1.3 : Review of Literature

There are numerous studies have been carried out from time to time both by Indians and Foreigners to explore the possibilities of empowerment of women with the help of microfinance program and Self-help Groups (SHGs). The findings of the earlier studies have paved the way for further studies and research. An attempt has been made in this chapter to provide an overview of various aspects and issues of this study through the review of existing literature. Some of the main studies selected for review have been discussed below.

Krishnan, Sequeira and Snehalatha (2008), in their study “Empowerment of Underprivileged Women through Self-Help Groups” analysed the formation and functioning of Self-help Groups and the impact on socio-economic status of underprivileged women. The study revealed that women come together as Self-help Groups as they were able to get hassle-free and timely loans to meet emergence needs. Team spirit was acting as a binding factor to bring unity and cohesiveness among the group members. The Self-help Groups approach, apart from generating incremental income, helped them to upgrade the economic and social status along with a sense of recognition contributing to the process of empowerment.

Rao (2011), in his research paper “Self-Help Groups and Empowerment of Women” stated that education is an important variable of women empowerment. Therefore, the first and foremost step for empowering women is the removal of illiteracy among them. Adult Literacy Programmes should be implemented strictly in order to make the adult female illiterates as literates so that empowering women is easy. The consciousness and mutual efforts of men, women and society will lead to the empowerment of the women. The governmental agencies should make wide publicity to motivate the women to participate in the Self-help Groups.

Jain and Nai (2013), conduct the research “SHG Helping Empower Women -A Study” with the main objective to study the effectiveness of Self-help Groups in empowering women as well as the interest of rural women towards Self-help Groups. In their study they found that time association had got a significant impact on the benefit derived from Self-help Groups. Greater the time of association; greater are the benefits derived. Joining after Self- help

Groups has helped in the significant reduction of poverty, made the women members feel more independent; increased their standard of living.

Sahoo (2013), the research “Self-Help Group & Women Empowerment: A Study on Some Selected SHGs” with the broad objective to examine the operating system of Self-help Groups for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of Self-help Groups members regarding increase in the power of decision making found that that most of the women in Self-help Groups were in the age group of 30 and women join Self-help Groups for taking a loan for personal use. Monthly income and expenditure have been increased after the joining SHG and most of the women accepted/feel that their power has increased in taking decisions after joining SHG’s either inside or outside of their family.

Das and Baishya (2015), from the study “Role of Self-Help Groups in Empowering Rural Women: A Case Study On Selected SHGs in Rani Block of Kamrup District of Assam” it is found that micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities. Thus it is universally accepted that Self-help Groups and Bank linkage programme has profound influence on the economic status, decision making process and level of dependence of women in India.

Vivekananda (2018), in the paper “ A study on Role of self-help Groups in women Empowerment” the researcher intends to assess the level of change brought about in various domains of empowerment by joining self help groups , Additionally it purposively investigates the level of change self help Groups. Additionally, it purposively investigates the level of change self help Groups were able to influence on certain key psychological factors related to the self. This study confirms women status is inferior to men. Women face discrimination within families as well as in society , where society maintains double standards in the case of education marriage spousal relationships domestic violence, laws of patriarchal society., property laws , dowry system , sexual morality, sexual harassment as well as discriminatory social stigma and also less recognition and respect for women’s work.

1.4: Objectives of the Study

The following are objectives of the study are as follows:

1. To examine the Demographic factor of the sample respondents.
2. To analyze the Economic gains derived by the member after joining the SHG.
3. To analyze the social benefits derived by the member.

1.5: Research Gap

Research gap is the identification of opportunities that are yet to be explored in a research study. The research works which are found after reviewing the literature does not depict the study on role of self help group in empowering women. The study is conducted to know how self help group works and how they use the funds and how much they earn.

1.6 Research Methodology

A research is an art of scientific investigation. Research Methodology is the scientific way to solve the research problem. It gives an idea about various steps adopted by the researcher in a systematic manner with an objective to determine the research problem and the logic behind them. The research methodology adopted in the present research study is given below.

1.6.1 Research Design

The research design used by the researcher is descriptive research design. In descriptive studies, a researcher's aim is to describe a phenomenon exactly as it is. This study investigated factors that influence performance of 5 self help groups named Dighalati Nanodaya SHG, MA kamakhaya SHG, Bhagyasri SHG, Kalong paria SHG, Rupali SHG among these groups a total of 50 respondents were found, from each SHGs a total of 5 respondents responds.

1.6.2 Sources of Data

Data is one of the most important and vital aspect of any research study. Data is thought to be the lowest unit of information from which other measurements and analysis can be done. The purpose of data collection is to obtain information to keep on record etc.

The foundation of data analysis in statistics lies in the collection of data. Data is nothing but unorganized facts and figures which are collected for certain purpose, like an analysis. The medium through which data is collected is termed as a source of data.

1.6.3 Method of Data Collection

A. Primary Data

The basic methodology adopted for primary data collection is the Schedule cum Questionnaire method. To serve the purpose of the research, a structured schedule cum questionnaire has been designed for the respondents and they are asked to fill up questionnaire by marking preferred option and the investigator interviewed the respondents and collect information. It has been designed in such a way that maximum relevant information can be gathered.

B. Secondary Data

The method for collecting secondary data is mainly of search and find where the researcher looks into various available literatures, journals, books and web searches and thus obtain them for the purpose of research.

1.6.4 Sample Design

A. Sample size: The study involves a sample size of 50 respondents, irrespective of their background, Educational Qualification and age group.

B. Sampling Technique: The samples are selected on the basis of convenient sampling technique. The reason for using this sampling technique is that the researcher can select the samples cost and time effectively. It offers an easy way to obtain the raw data for further analysis.

1.6.5 Tools for Data Presentation

The collected data have been properly classified, tabulated and presented through various diagram such as pie charts, graphs or bar-diagrams, line graphs etc.

1.6.6 Tools for Data Analysis

For the purpose of analysing the data, simple percentage method have been applied.

It is calculated as:

$$\left(\right) \frac{\quad}{\quad} \times 100$$

1.7 Significance of the Study

The research study is an attempt to assess the performance of the Self-help Group. The study will enable us to get an insight and gain more knowledge about Self-help Groups. Furthermore, the study gives the researcher experience in the field of research and thus gains knowledge from it. Self-help Groups are necessary to overcome exploitation, create confidence for economic self-reliance of rural people, particularly among women who are mostly invisible to the social structure. This study will help Self-help Groups to critically understand challenges facing them and how to overcome these barriers. Finally, the study is an addition to the corpus of literature on Self-help Groups.

1.8: Scope of the study:

People in Rural Assam are affected by poverty as they do not have a clear concept on saving and credit facilities. The concept of self help group is to promote the strategy of savings and credit among the people specially women. Therefore, the study is taken by researcher to analyze the contribution of self help group in demographic factor, economic gains and social benefits of women in Chandrapur block of Assam.

1.9 Limitation of the Study

The study is done with utmost care to provide as much information as possible for best accuracy. But some limitations stand on the way which disables enough facts and figures for the purpose of the study. The limitations that need to be acknowledged and addressed regarding the present study are as under.

1. The study is restricted to the Gobardhangrant village of pachim mayong gram panchayat under Chandrapur block only. Therefore, the findings may not be generalising to a large area or to the whole state of Assam.
2. The study is based on the opinion survey of respondents. But, the opinion expressed may differ according to time and situation.
3. The study does not cover the NGO's and Government officials for data collection.
4. Time constraint is another factor limiting the study.

CHAPTER 2

DATA ANALYSIS AND INTERPRETATION

This chapter presents a detailed discussion of the study and interpretation around them in line with the specific objectives. In order to collect primary data, a total of 50 respondents were selected belonging to various age groups. The data were collected with the help of a questionnaire (Schedule). The data thus collected, helped in better understanding of role of SHG in women empowerment of rural areas.

Analysis of collected data has been done using percentage analysis, tabulation, diagrams and descriptive analysis of facts.

$$(\quad) \quad \frac{\quad}{\quad} \times 100$$

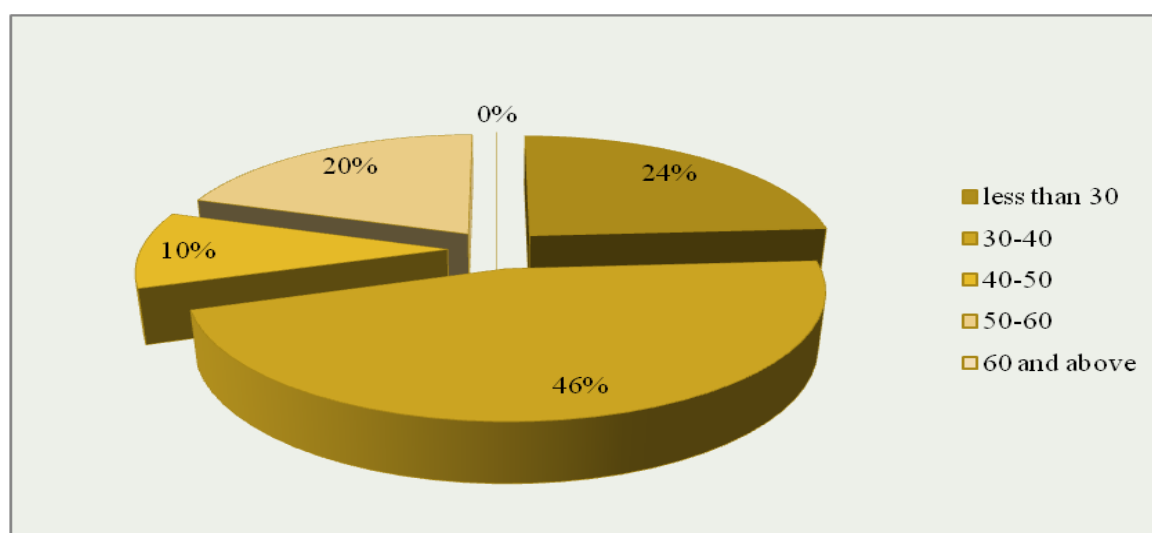
2.1 Age group of the sample respondents:

The age group of the sample respondents is shown in below table and figure:

Table 21. Age group of the sample respondents:

Age group	No of respondents	Percentage
Less than 30 years	12	24
30-40 years	23	46
40-50 years	5	10
50-60 years	10	20
60 and above	0	0
Total	50	100

Source: field survey



Source table 2.1

Figure 2.1 : Age group of the respondents

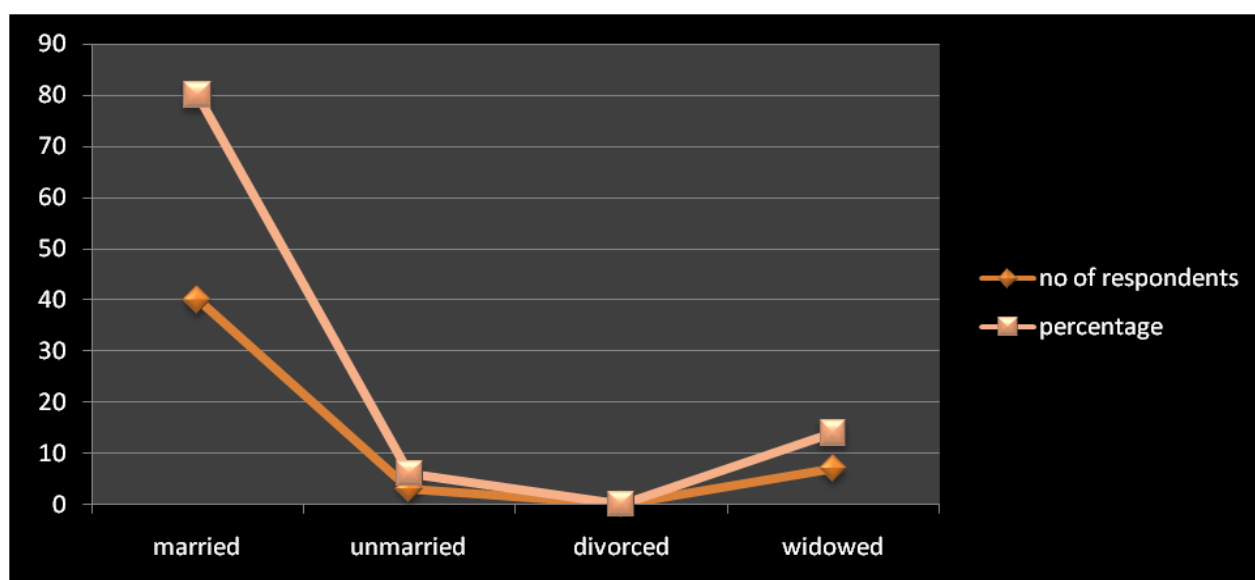
Interpretation: As shown in the table 2.1 and figure 2.1 it represented that the age group of the respondents as per data is 24% of the age of the respondent is less than 30 years, 46% of the respondents were 30 to 40 years age, 10% of the respondents were aged between 40 to 50, 20% of the respondents were aged between 50-60 years and the above 60 years there were no respondents as per data.

2.2 Marital status of the sample Respondents:

The marital status of the sample respondents in the study are presented in Table 2.2

TABLE 2.2: MARITAL STATUS OF THE RESPONDENTS:

Marital Status	No. of Respondent	Percentage (%)
Married	40	80
Unmarried	3	6
Divorced	0	0
Widowed	7	14
Total	50	100



Source table 2.2

Figure 2.2: Marital status of the respondents

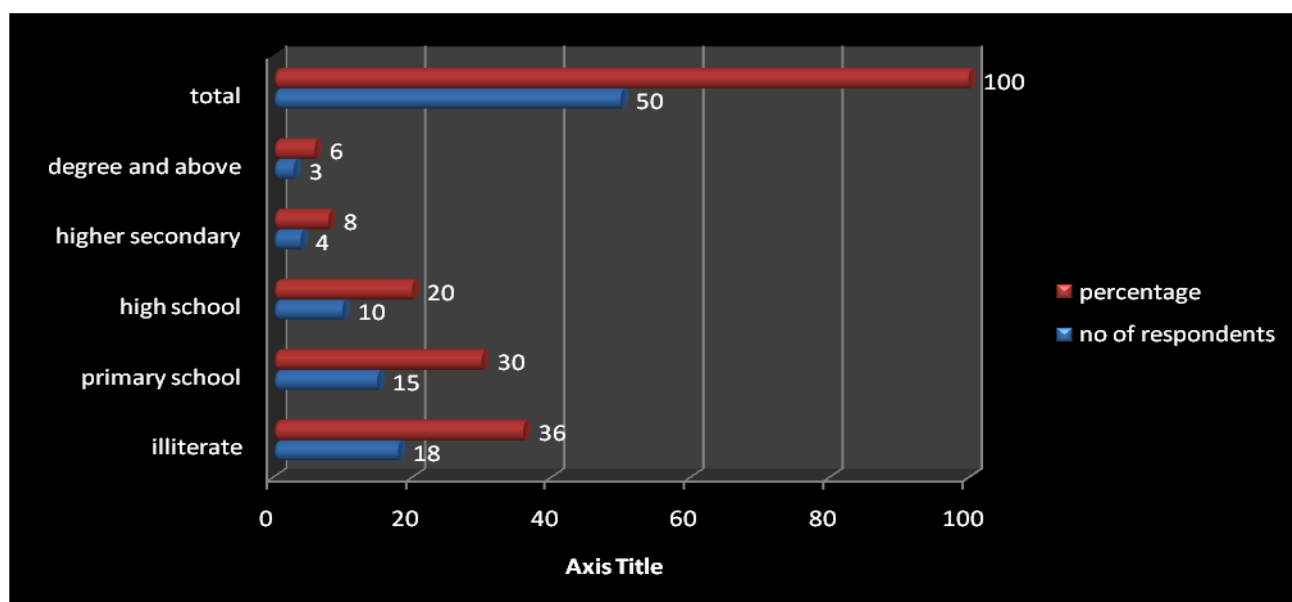
Interpretation: The above table 2.2 and Figure 2.2 it was observed that 80% of the respondents were married, 6% of the respondents were unmarried, there were no any divorced women participating in SHG and 14% of the respondents were widowed.

2.3 Level of Literacy

The educational qualification of the sample respondents are shown in the table 2.3

TABLE 2.3: EDUCATIONAL QUALIFICATION OF RESPONDENTS

Education Qualification	No. of Respondents	Percentage (%)
Illiterate	18	36
Primary School	15	30
High School	10	20
Higher Secondary	4	8
Degree and above	3	6
total	50	100



Source table 2.3

FIGURE: 2.3. EDUCATIONAL QUALIFICATION OF RESPONDENTS

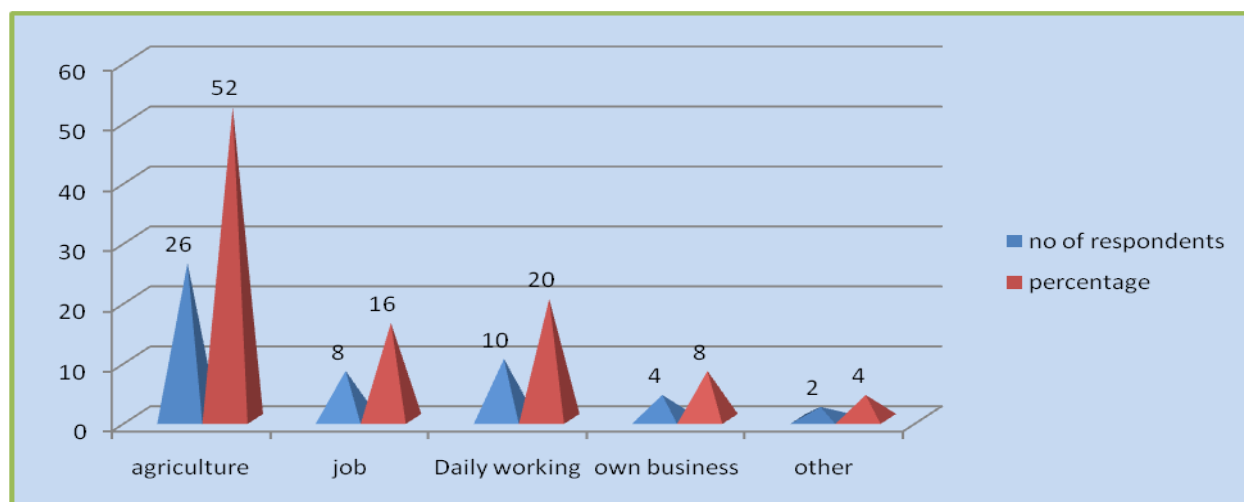
Interpretation: Table 2.3 and figure 2.3 indicated the literacy level of the respondents. From the table and the figure it was found that 36% of respondents were illiterate, 30% of the respondents were studied upto primary school level, 20% of the respondents were high school passed, 8% of respondents have a higher secondary literacy and 6% of respondents have a degree and above level of literacy.

2.4 Main source of family Income:

Main source of family income of the respondents are shown in table number 2.4

TABLE 2.4: MAIN SOURCES OF FAMILY INCOME

Source of income	No of respondents	Percentage
Agriculture	26	52
Job	8	16
Daily working	10	20
Own business	4	8
Other	2	4
total	50	100



Source table 2.4

FIGURE 2.4 : MAIN SOURCE OF FAMILY INCOME

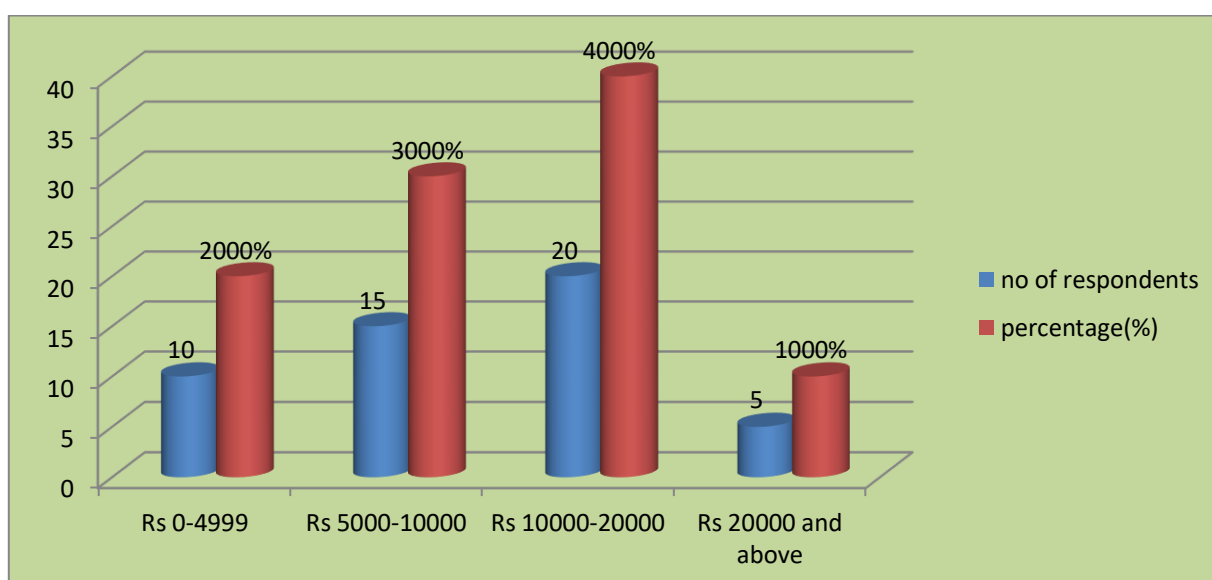
Interpretation: The above table 2.4 and figure 2.4 represented the main source of family income of the sample respondents. I was found that 52% respondents mainly depended on Agriculture for earning, 16% respondents depended on job, 8% has own business as a main source of income, 20% respondents depended on daily working and 4% respondents depended on any other activity as main source of income

2.5: Monthly income of family:

Monthly income of the respondents family are shown in the below table number 2.5

Table 2.5: Monthly income of family

Monthly income	No of respondents	Percentage(%)
Rs 0-4999	10	20
Rs 5000-10000	15	30
Rs 10000-20000	20	40
Rs 20000 and above	5	10
total	50	100



Source table 2.5

Figure 2.5: Monthly income of family

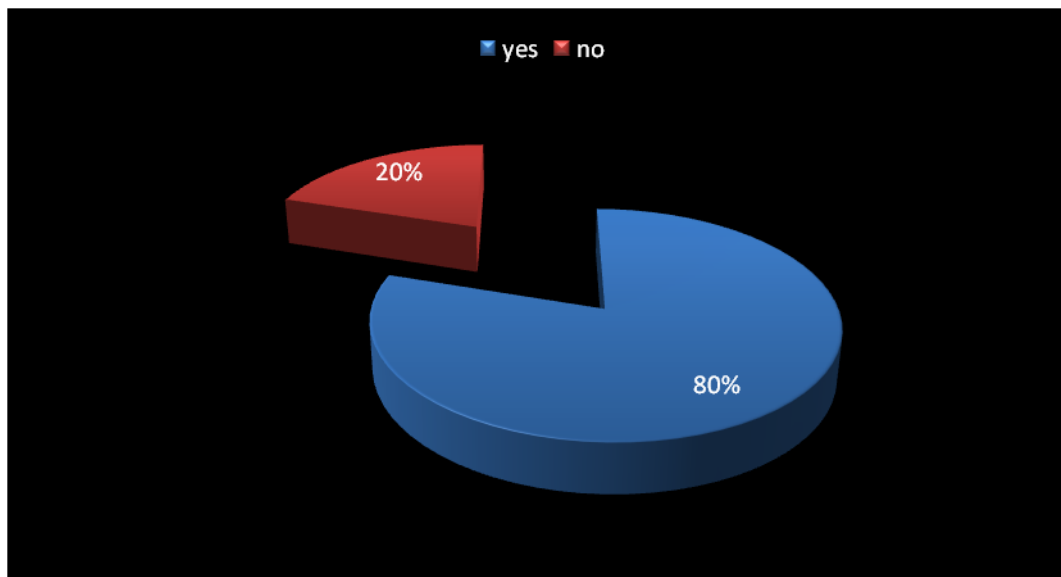
Interpretation: The above table 2.5 and figure 2.5 represented the monthly income of the family of the sample respondents. I were found that 20% respondents earn 0-4999 in a month, 30 respondents earn 5000-9999 in a month, 40 respondents earn 10000-19999 in a month and 10 respondents earn 20000 and above.

2.6: Are you living in own house?

Respondents living in own house shown in the below table 2.6:

Table 2.6: Respondents living In own house:

Living in Own House	No of respondents	Percentage(%)
Yes	40	80
No	10	20
Total	50	100



Source table 2.6

Figure 2.6 : Respondents living in own house

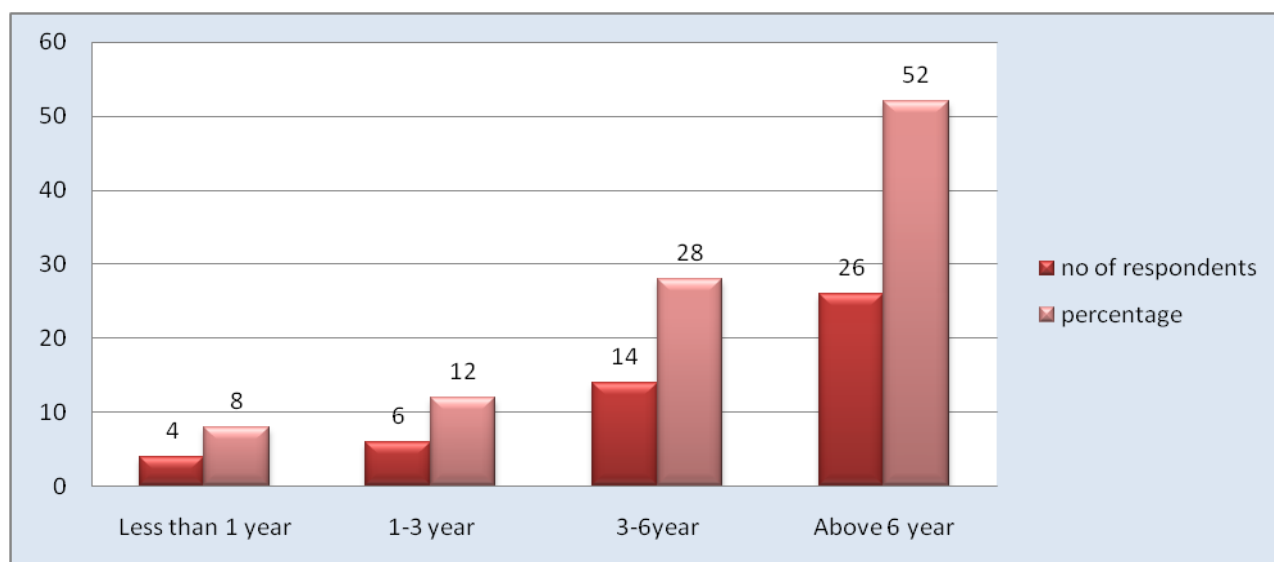
Interpretation: As shown in the table 2.6 and figure 2.6, the respondents living in their own house likewise 80% of the respondents say yes and 20% of the respondents said no, as the maximum number of members have their own house.

2.7 Association with the SHG

For how long the member are associated with the SHGs are shown in table number 2.7

TABLE 2.7: TIME ASSOCIATED WITH THE SHG

Time Frame	No. of Respondent	Percentage (%)
Less than 1 year	4	8
1-3 years	6	12
3-6 years	14	28
Above 6 years	26	52
Total	50	100



Source Table 2.7

Figures 2.7 : Time associated with the SHG

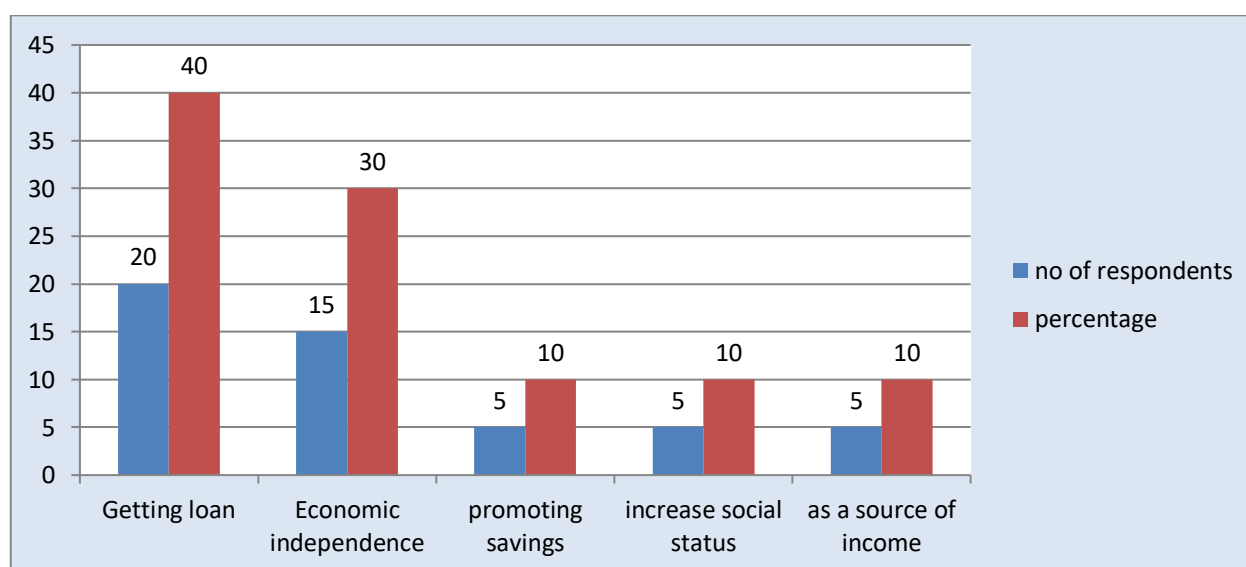
Interpretation: From the table 2.7 and figure 2.7 it was found that 52% of the respondents are associated with SHG Above 6 years, 28% of respondents are associated with SHG from 3-6 years, 12% of respondents are associated with SHG from 1-3 years and 8% of respondents are associated less than 1 year.

2.8 Various reasons for Joining SHG

Various reasons as mentioned by the members for joining the SHGs are presented in the table 2.8

TABLE 2.8: REASONS FOR JOINING SHGs

Reason	No of respondents	Percentage(%)
Getting loans	20	40
Economic independence	15	30
Promoting saving	5	10
Increase social status	5	10
As a source of income	5	10
Total	50	100



Source Table 2.8

Figure 2.8 Reasons for joining SHGs

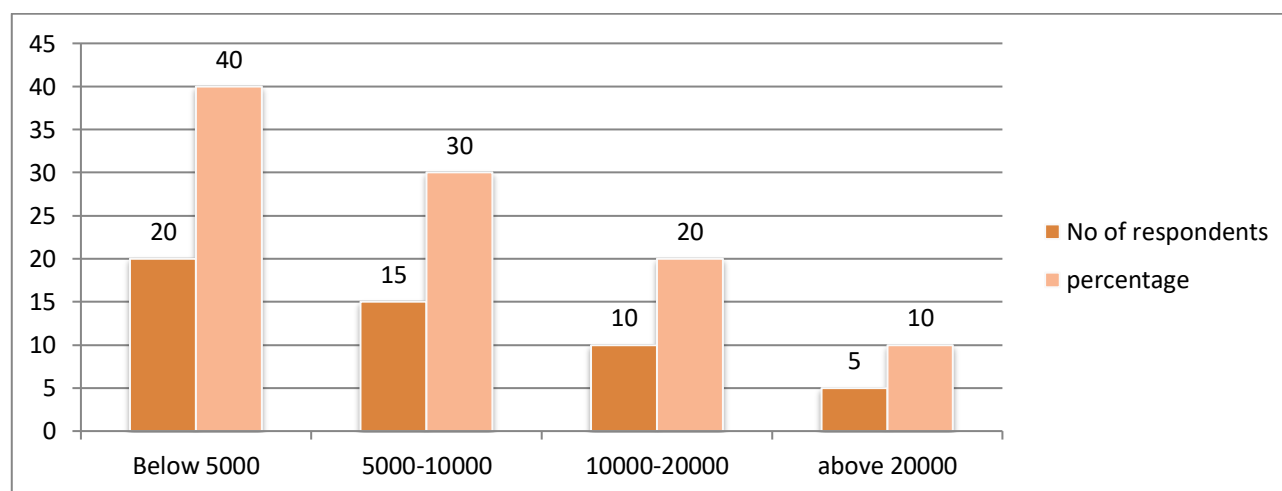
Interpretation: As the table 2.8 and and figure 2.8 showed majority of the respondents therefore: 40% of the respondents joining SHG for getting loan, 30% of the respondents joining SHG for promoting savings, 10% joinedfor economic independence, 10% joined as a source of income and 10% joined for increasing social status..

2.9 : Monthly expenditure of the family:

Monthly expenditure of the respondents family are mentioned in the below table 2.9:

Table 2.9 : Monthly expenditure of the family

Family monthly expenditure	No of respondents	Percentage
Below 5000	20	40
5000-10000	15	30
10000-20000	10	20
Above 20000	5	10
Total	50	100



Source: Table 2.9

Figure 2.9: Monthly expenditure of the family:

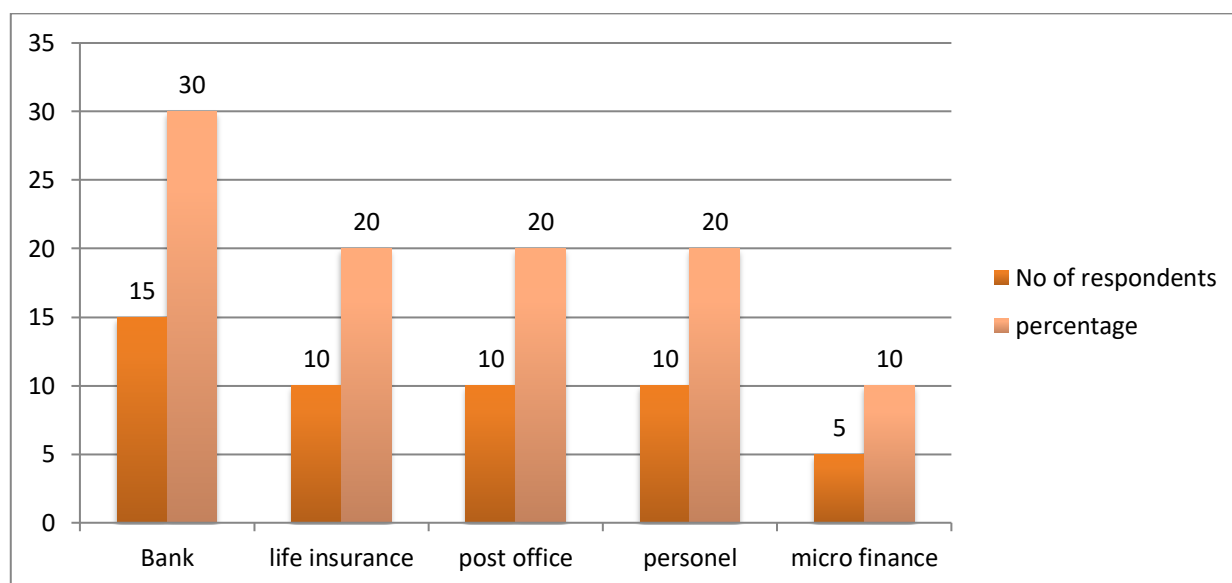
Interpretation: As the table 2.9 and figure 2.9 shows the monthly expenditure of the respondents family likewise, 40% monthly expenditure of the respondents below 5000, 30% of the monthly expenditure is 5000-10000, 20% of monthly expenditure is 10000-20000 and 10% monthly expenditure is above 20000.

2.10 Where do you save money?

Savings of money of the respondents family are mentioned in the below table 2.10

Table 2.10 : Savings of the respondents family

Savings	No of respondents	Percentage
Bank	15	30
Life insurance	10	20
Post office	10	20
Personal	10	20
Micro finance	5	10
total	50	100



Source table 2.10

Figure 2.10 : Savings of the Respondents family

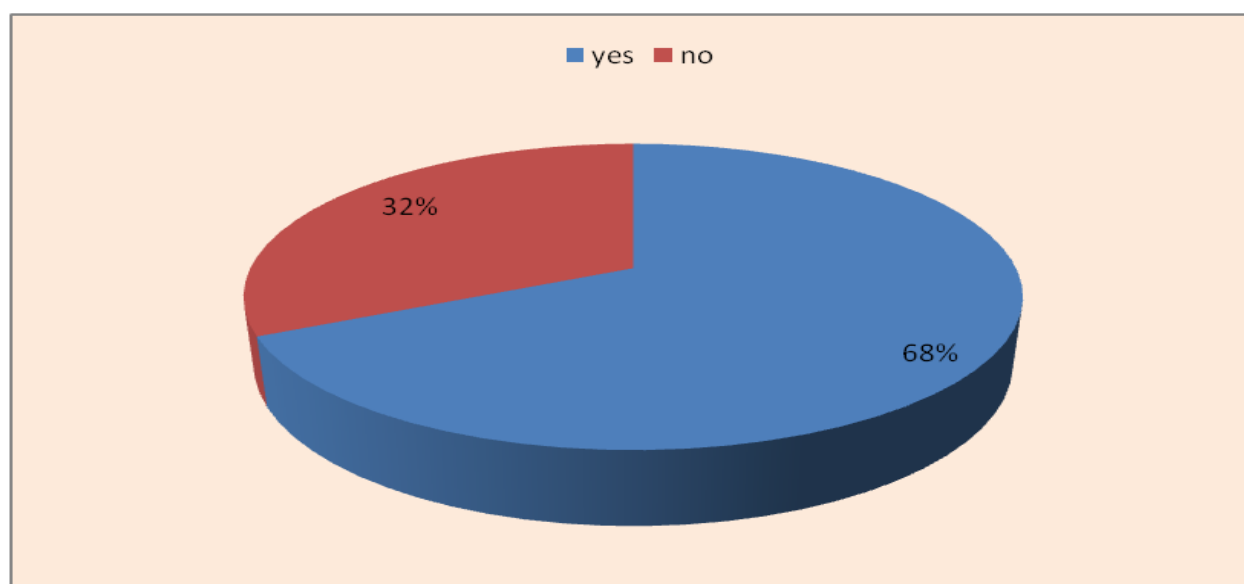
Interpretation: As shown in the Table 2.10 and Figure 2.10 among the total respondents 30% saves money in bank, 20% saves money in life insurance, 20% of family saves money in post office, 20 % saves money by their own personal and 10% use the micro finance.

2.11 : Did you take any loan from the group?

The below table 2.11 and figure 2.11 shows whether the respondents take loan from SHG:

Table 2.11 Repondents whether took loan

Loan taken from SHG	No of respondents	Percentage(%)
Yes	34	68
No	16	32
Total	50	100



Source Table 2.11

Figure 2.11: Loan taken from group

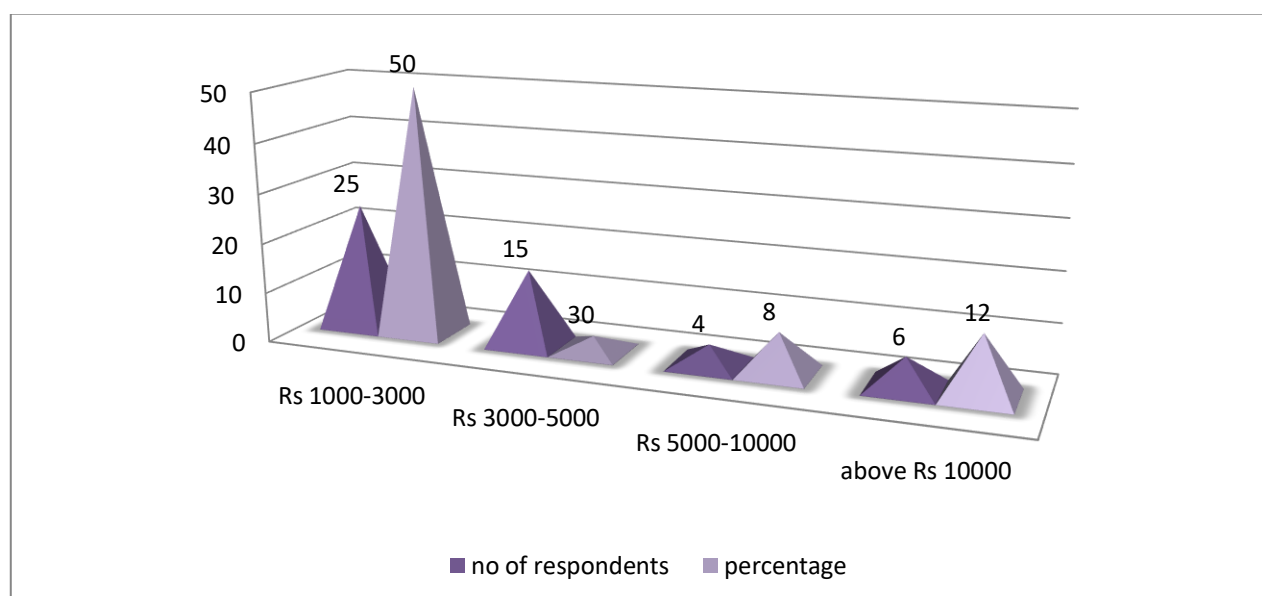
Interpretation: In the Table 2.11 and Figure 2.11 found that 68% of respondents say yes and 32% of respondents say no which says that amount of loan taken by respondents is majority.

2.12 If yes, Amount of loan taken from group?

The below table 2,11 and figure 2,11 shows that the amount of loan taken by the members:

Table 2.12: Amount of loan taken by the members

Amount of loan taken	No of respondents	percentage
RS 1000-3000	25	50
Rs3000-5000	15	30
Rs 5000-10000	4	8
Above Rs 10000	6	12
total	50	100



Source table 2.12

Figure 2.12 Amount of loan taken from SHG

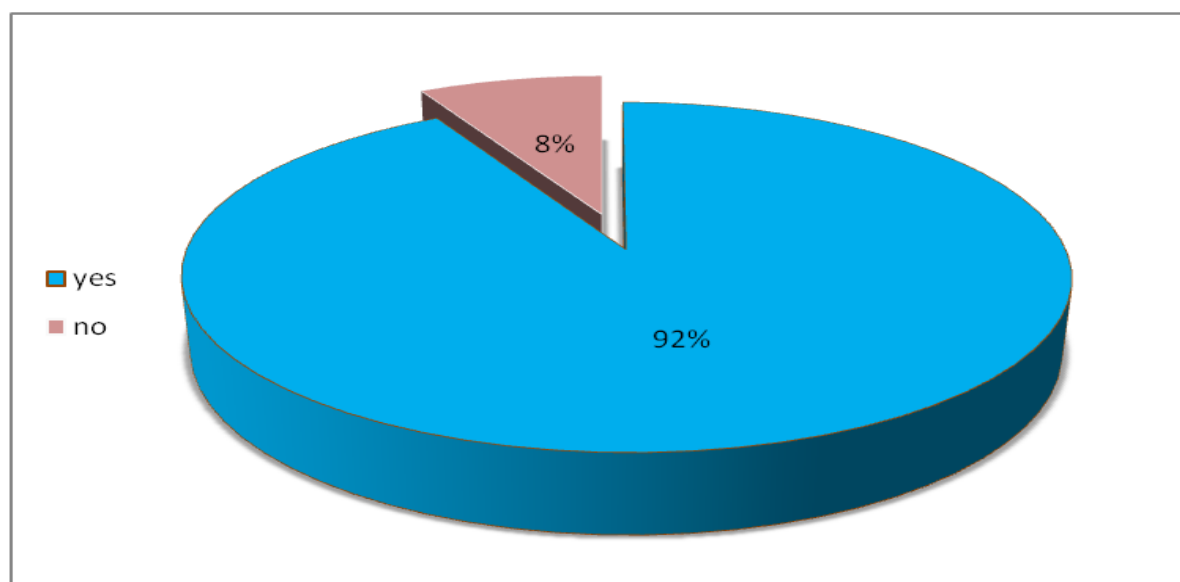
Interpretation: As shown in the table 2.12 and figure 2,12 the amount of loan taken from SHG is 50% took loan of Rs 1000-3000, 30% of respondents took loan of Rs 3000-5000, 8% of loans taken of Rs 5000-10000 and above 10000 a 12 % of respondents took..

2.13 Family support:

The below table 2.13 and figure 2.13 will show did the members gets family support.

Table 2.13 Family Support of the SHG members:

Family support	No of respondents	Percentage(%)
yes	46	92
no	4	8
total	50	100



Source:Table 2.13

Figures 2.13 Family support of the SHG member

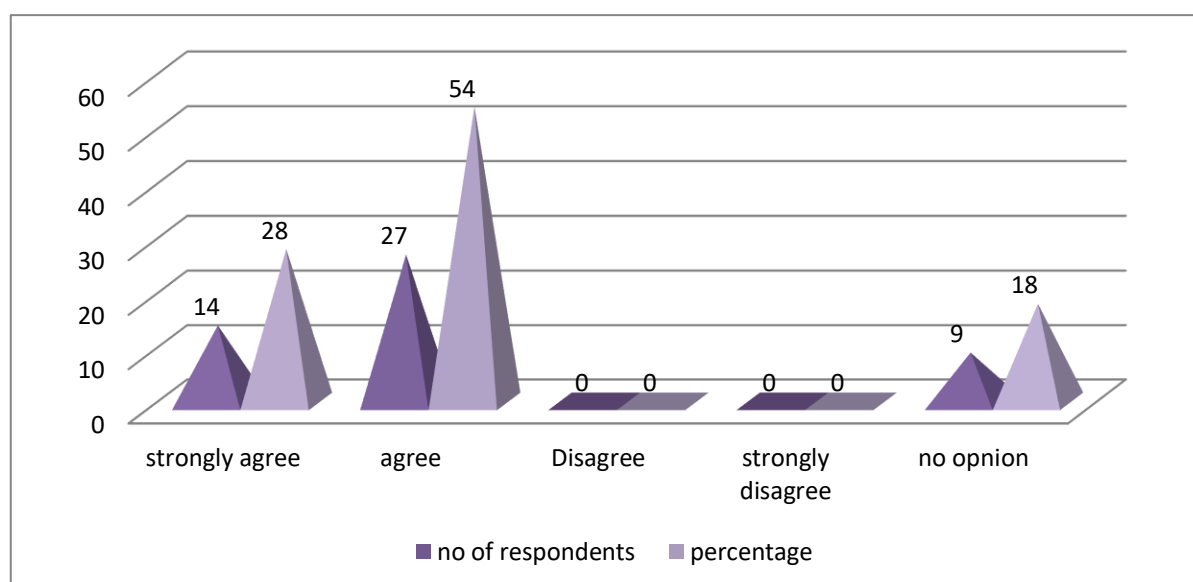
Interpretation: As shown in the table 2.13 and figure 2.13 the percentage of supporting family is 92% and 8% is non supporting family member of the SHG.

2.14 Members opinion on benefits derived from SHGs

2.14.1 Increase in self confidence

TABLE 2.14.1: INCREASE IN SELF CONFIDANCE

Opinion	No. of Respondent	Percentage (%)
Strongly agree	14	28
agree	27	54
Disagree	0	0
Strongly disagree	0	0
No opinion	9	18
Total	50	100



Source table 2.14.1

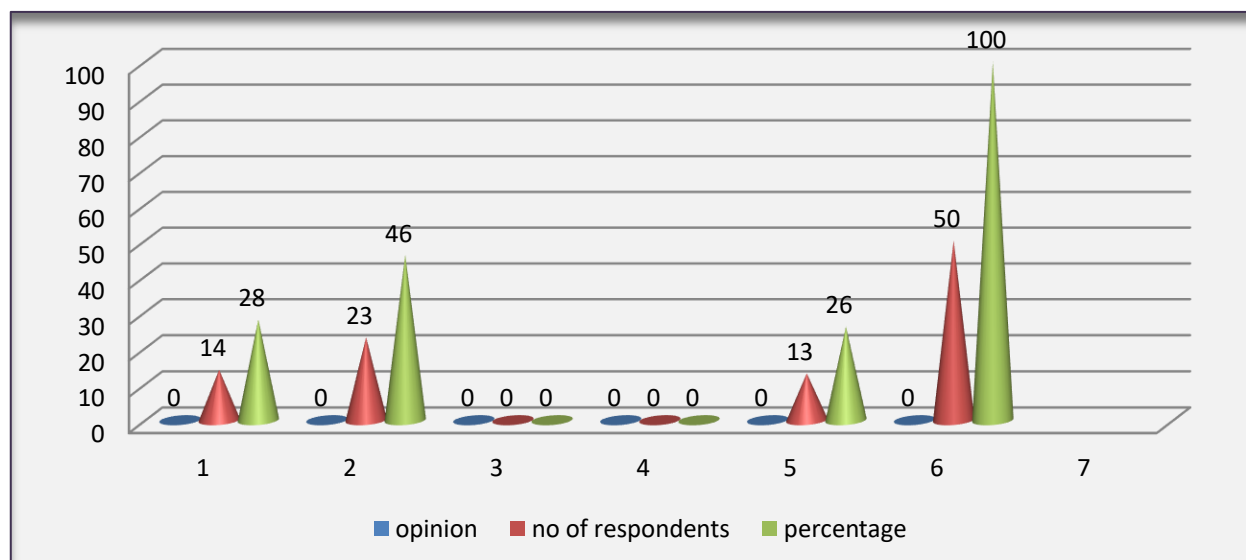
Figures 2.14.1 Increase in self confidence

Interpretation: In table 2.14.1 and figure 2.14.1 indicates members opinion on the statement 'SHG increases self confidence'. 28% are strongly agree, 54% are agree, 0% is disagree or 0% is strongly disagree and 18% has no opinion. Whereas SHG increases self confidence.

2.14.2 Increased ability in decision making

Table 2.14.2 Increased ability in decision making

Opinion	No. of Respondents	Percentage (%)
Strongly agree	14	28
agree	23	46
Disagree	0	0
Strongly disagree	0	0
No opinion	13	26
Total	50	100



source table 2.14.2

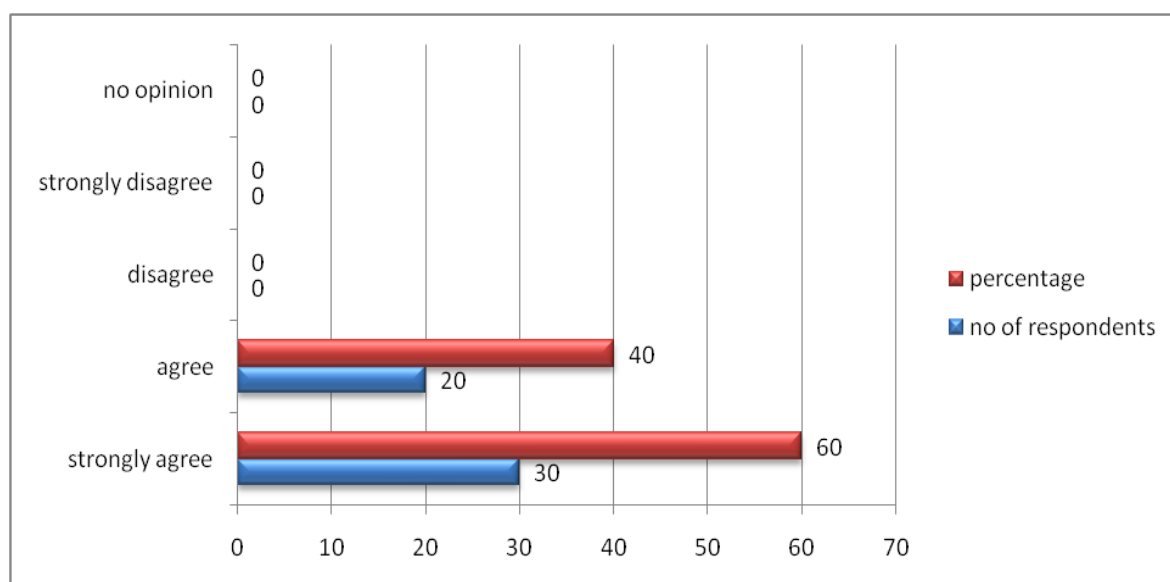
Figure 2.14.2 Increased ability in decision making

Interpretation: From the above table 2.14.2 and figure 2.14.2 it was found that 28% of respondents were strongly agreed, 46% were agreed, and 26% of no opinion..

2.14.3: Increased income

TABLE 2.14.3 : INCREASED INCOME

Opinion	No. of Respondent	Percentage (%)
Strongly agree	30	60
agree	20	40
Disagree	0	0
Strongly disagree	0	0
No opinion	0	0
Total	50	100



SOURCE TABLE 2.14.3

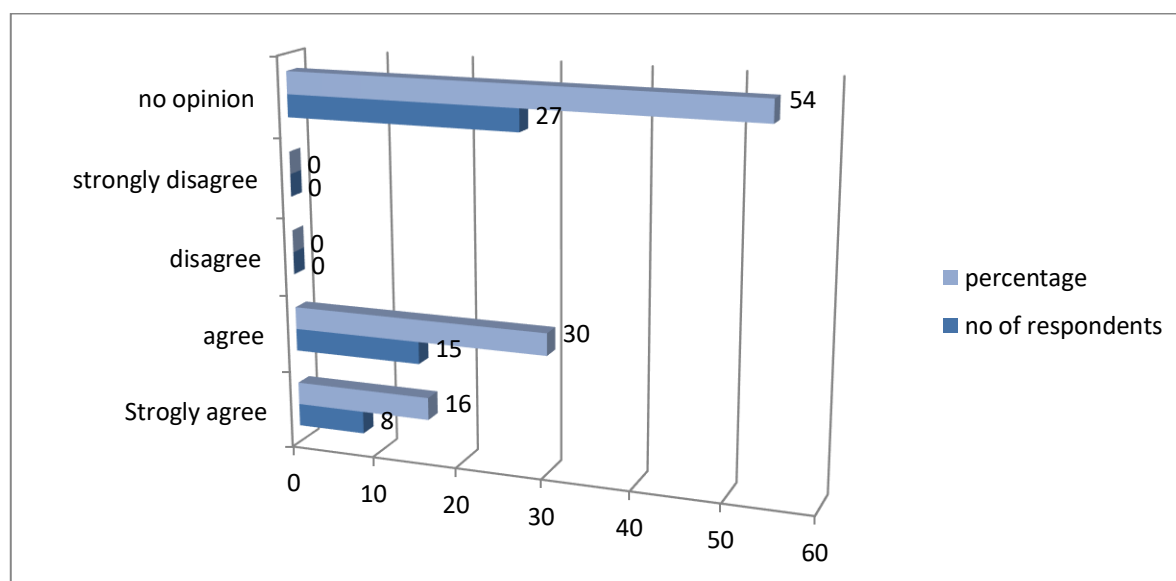
Figures 2.14.3 Increased income

Interpretation: From the above table 2.14.3 and Figure 2.14.3 shows that Increased in income is benefited from SHG likewise 60% are strongly agreed and 40% are agreed...

2.14.4 Increased communication skill

TABLE 2.14.4 : INCREASED COMMUNICATION SKILL

Opinion	No. of Respondent	Percentage (%)
Strongly agree	8	16
agree	15	30
Disagree	0	0
Strongly disagree	0	0
No opinion	27	54
Total	50	100



Source table : 2.14.4

Figure 2.14.4 Increased communication skill

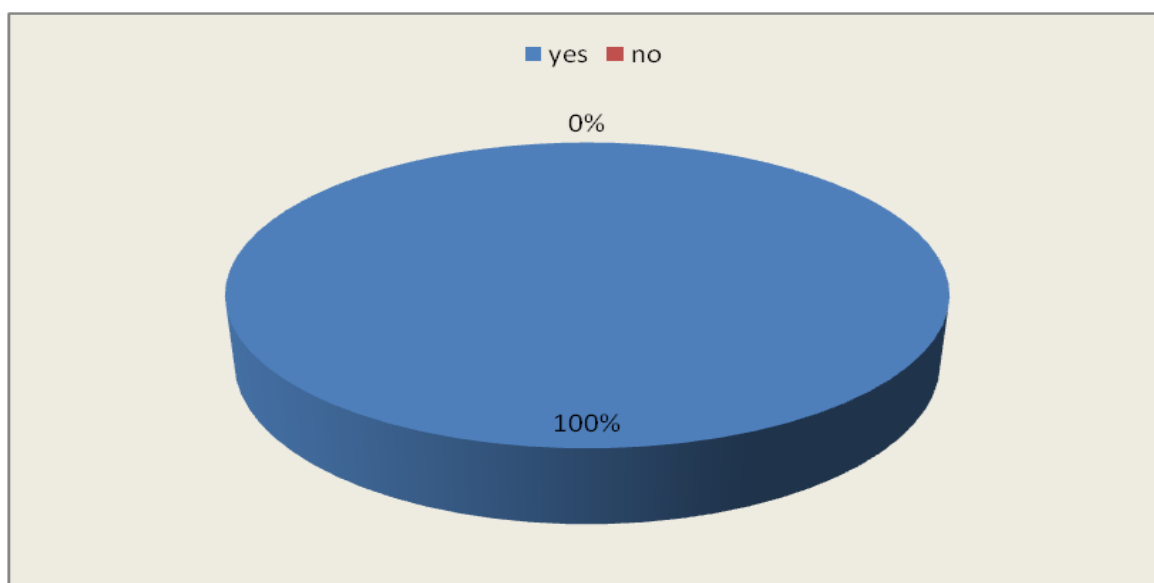
Interpretation: From the above table 2.14.4 and figure 2.14.4 indicates that the communication skills is highly important and the were 16% were strongly agree and 30% were agree and 54% were no opinion.

2.15 : Contribution either socially or economically:

The below table 2.15 will show either the respondents gets any socially or economically from the Self help Group.

Table 2.15: Contribution either socially or economically

Contribution	No of respondents	percentage
Yes	50	100
No	0	0
Total	50	100



Source table 2.15

Figure 2.15 : Contribution either socially or economically

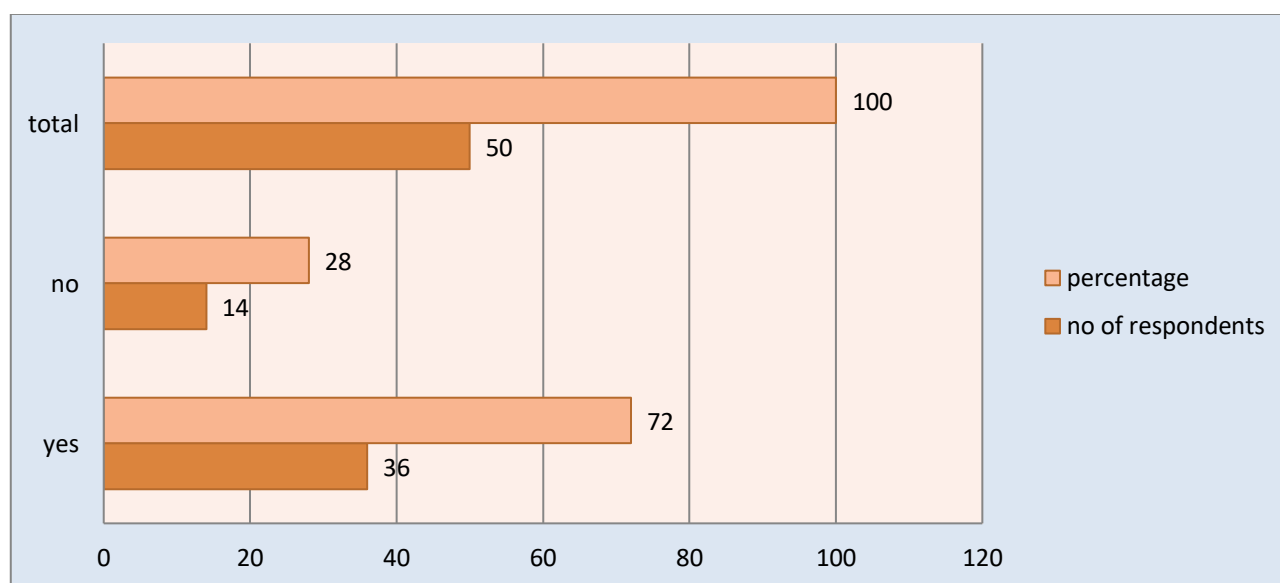
Interpretation: As shown in the table 2.15 and figure 2.15 it interpreted that a respondents total say yes is 100% and there is total no of respondents say no is 0 .. So here we can find that a good contribution done either socially or economically.

2.16: Distribution of Bank accounts:

The above table 2.16 and figure 2.16 will show that either the respondents have their own bank in their name :

Table 2.16: Distribution of bank accounts

Bank accounts holders	No of respondents	Percentage(%)
Yes	36	72
No	14	28
Total	50	100



Source table 2.16

Figure 2.16: Distribution of Bank accounts holder

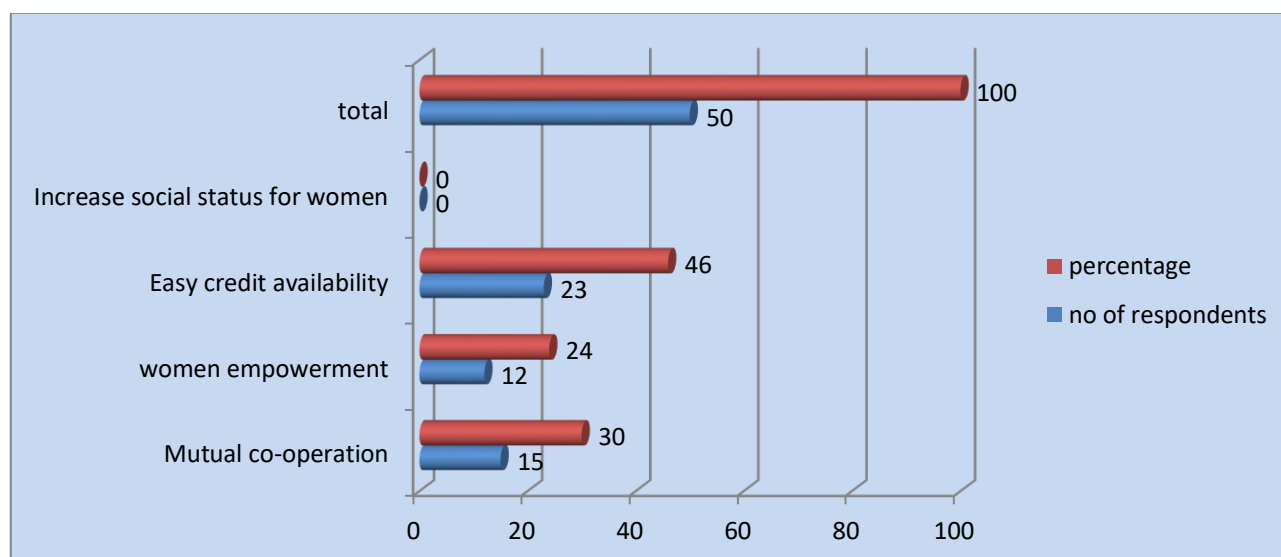
Interpretation: As shown in the table 2.16 and figure 2.16 Distribution of bank account holders of the respondents varies.. So I found that 72% of the respondents having bank accounts and 28% of the respondents doesn't have have their own bank account.

2.17 : Benefit of the Village from the SHGs:

Benefit of the villages from the SHGs according to the members are shown in the table 2.17

TABLE 2.17: BENEFITS TO THE VILLAGE FROM THE SHGs

Benefits	No. of Respondents	Percentage (%)
Mutual co-operation	15	30
Women empowerment	12	24
Easy credit availability	23	46
Increases social status for women	0	0
Total	50	100



Source table 2.17

Figure 2.17: Benefits of village from SHG

Interpretation: As shown in the table 2.17 and figure 2.17 the respondents said that 30% of is the mutual co-operation, 24 % is the women empowerment. 46% gets credit easily, There is no social status in the SHGs.

CHAPTER-3

FINDINGS, SUGGESTION AND CONCLUSION

3.1 FINDINGS:

Based on the responses of the schedule from the respondents which include members of SHGs, the researcher found several important findings. The following points highlighted the findings of the study...

- Majority of the respondents of the Self-Help Group members i.e. the age group of the respondents as per data is 24% of the age of the respondent is less than 30 years, 46% of the respondents were 30 to 40 years age, 10% of the respondents were aged between 40 to 50, 20% of the respondents were aged between 50-60 years and the above 60 years there were no respondents as per data.
- As per data the respondents of the SHG member were 80% of the respondents were married, 6% of the respondents were unmarried, there were no any divorced women participating in SHG and 14% of the respondents were widowed.
- As per the finding of the data found that 36% of respondents were illiterate, 30% of the respondents were studied upto primary school level, 20% of the respondents were high school passed, 8% of respondents have a higher secondary literacy and 6% of respondents have a degree and above level of literacy.

- The major findings of the SHG member that the main source of family income of the sample respondents. It was found that 52% respondents mainly depended on Agriculture for earning, 16% respondents depended on job, 8% has own business as a main source of income, 20% respondents depended on daily working and 4% respondents depended on any other activity as main source of income.
- The major findings of the monthly income of the family of the sample respondents. It was found that 20% respondents earn 0-4999 in a month, 30 respondents earn 5000-9999 in a month, 40 respondents earn 10000-19999 in a month and 10 respondents earn 20000 and above.
- As per the findings the majority of the data the respondents living in their own house likewise 80% of the respondents say yes an 20 % of the respondents said no as the maximum no of member have their own house.
- As per the findings it was found that the majority of 52% of the respondents are associated with SHG Above 6 years, 28% of respondents are associated with SHG from 3-6 years, 12% of respondents are associated with SHG from 1-3 years and 8% of respondents are associated less than 1 year.
- The majority of the respondents therefore: 40% of the respondents joining SHG for getting loan, 30% of the respondents joining SHG for promoting savings, 10% joined for economic independence, 10% joined as a source of income and 10% joined for increasing social status..
- As per the findings the monthly expenditure of the respondents family likewise, 40% monthly expenditure of the respondents below 5000, 30% of the monthly expenditure is

5000-10000, 20% of monthly expenditure is 10000-20000 and 10% monthly expenditure is above 20000.

- The majority among the total respondents 30% saves money in bank, 20% saves money in life insurance, 20% of family saves money in post office, 20 % saves money by their own personel and 10% use the micro finance.
- The majority found that 68% of respondents say yes and 32% of respondents say no which says that amount of loan taken by respondents is majority
- As per the findings the amount of loan taken from SHG is 50% took loan of Rs 1000-3000, 30% of respondents took loan of Rs 3000-5000, 8% of loans taken of Rs 5000-10000 and above 10000 a 12 % of respondents took..
- As findings the percentage of supporting family is 92% and 8% is non supporting family member of the SHG
- It indicates members opinion on the statement SHG increases self confidence' 28% are srongly agree, 54% are agree, 0% is disagree or 0% is strongly disagree and 18% has no opinion. Whereas SHG increases self confidence.
- The findings suggested that it was found that 28% of respondents were strongly agreed, 46% were agreed, and 26% of no opinion
- It was found that Incresed in income is benefited from SHG likewise 60% are strongly agreed and 40% are agreed...
- It indicates that the communication skills is highly important and the were 16% were strongly agree and 30% were agree and 54% were no opinion.
- From the findings it is interpreted that a respondents total say yes is 100% and there is total no of respondents say no is 0 .. So here we can find that a good contribution done either socially or economically.

- The Distribution of bank account holders of the respondents varies.. So I found that 72% of the respondents having bank accounts and 28% of the respondents doesn't have their own bank account.
- Findings represented that the respondents said that 30% of is the mutual co-operation, 24% is the women empowerment. 46% gets credit easily, There is no social status in the SHGs.

3.2: Suggestion:

The following are the suggestions given based on the observation and findings from the research work:

- The study “Empowerment of Underprivileged Women through Self-Help Groups” analysed the formation and functioning of Self-help Groups and the impact on socio-economic status of underprivileged women. The study revealed that women come together as Self-help Groups as they were able to get hassle-free and timely loans to meet emergence needs.
- “Self-Help Groups and Empowerment of Women” stated that education is an important variable of women empowerment. Therefore, the first and foremost step for empowering women is the removal of illiteracy among them. Adult Literacy Programmes should be implemented strictly in order to make the adult female illiterates as literates so that empowering women is easy.
- “SHG Helping Empower Women -A Study” with the main objective to study the effectiveness of Self-help Groups in empowering women as well as the interest of rural women towards Self-help Groups.
- A Study on Some Selected SHGs” with the broad objective to examine the operating system of Self-help Groups for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of Self-help Groups members regarding increase in the power of decision making found that that most of the women in Self-help Groups were in the age group of 30 and women join Self-help Groups for taking a loan for personal use

- “Role of Self-Help Groups in Empowering Rural Women: A Case Study On Selected SHGs in Rani Block of Kamrup District of Assam” it is found that micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities.
- A study on Role of self-help Groups in women Empowerment” the researcher intends to assess the level of change brought about in various domains of empowerment by joining self help groups , Additionally it purposively investigates the level of change self help Groups.

3.3: CONCLUSION:

Women constitute nearly half of the world's population. In India, majority of our population live in rural area and women living in rural India have no idea about the importance of women's empowerment as they are not properly educated. Women have been playing an important role for the socio-economic development of the society since time immemorial. They are considered as the back bone of a family. But women in particular often bear the brunt of poverty and limited access to economic opportunities, including unfavourable financial access. Thus it is very important to empower the rural women through self-help groups for economic development. From the study, it is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. Micro finance through self-help group is helping the poor and upgrading women empowerment by making them financially strong. SHGs have increased their habit of savings and investment in some developmental activities.

The micro financing services would surely lead to achieve the motive of poverty reduction. However, Government efforts alone cannot solve the problem of financial inclusion without the cooperation of the banking sector particularly, in the developing nations like India, where most of poor people do not have access to any kind of banking services. Commercial banks will definitely lead to good financial governance by changing their conventional attitude towards the poor that they are bankable as their good repayment behaviour is evident through various studies (especially women beneficiaries). With the concept of Self-Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

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3. https://www.researchgate.net/publication/338902483_Impact_of_Self_Help_Group_in_Economic_Empowerment_of_Rural_Women-A_Study
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QUESTIONNAIRE

DEAR SIR/MADAM

I am a student of K C das Commerce College pursuing my post graduation under Gauhati university. I am conducting a research on “Role of Self help group in Empowering women” for completion of Master’s Degree . Kindly spare some of your valuable time to fill up my questionnaire. I assure you that your response will treated with utmost confidentiality and will be used for academic purpose only.

Abhijit paul
K c das commerce college
Chatribari, Guwahati-781008

1. Indicate your age Group (in years).

a) Less than 30

b) 30-40

c) 40-50

d) 50-60

e) 60 and above

2. What is your marital status.

a) married

b) unmarried

c) divorced

d) widowed

3. What is your level of literacy?

a) illiterate

c) Primary school

e) High school

b) Higher secondary

d) Degree and above

4. What is the main source of your family income.

a) Agriculture

c) Daily working

d) other

b) job

d) own business

5. Monthly income of family?

a) Rs 0 -4999

c) Rs 10000-19999

b) Rs 5000-9999

d) Rs 20000 and above

6. Are you living in own house?

a) yes

b) No

7. For how long are you associated with the SHG

a) less than 1 year

c) 1-3 years

b) 3-6 years

d) Above 6 years

8. What is the reason for joining SHG

a) Getting loans

b) Economic Independent

c) Promoting saving

d) Increase social status

e) As a source of income

9. Monthly expenditure of the family.

a) Below 5000

b) Rs 5000-10000

c) Rs 10000-20000

d) Above 20000

10. Where do you save money?

a) Bank

b) Life insurance

c) post office

d) personal

e) Micro finance

11. Did you take any loan from the group?

a) yes

b) No

12. If yes, Amount of loan taken from the group:

a) Rs 1000-3000

b) Rs 3000-5000

c) Rs 5000-10000

d) Above 10000

13. Are you supported by your family for being a SHG member?

a) Yes

b) No

14. Members opinion on benefits derived from SHG

a) Increase in self confidence

b) Increased ability in decision making

c) Increased income

d) Increased communication skills

15. Is there any social or economic contribution done by the group towards society?

a) yes

b) No

16. Do you have a bank account in your name?

a) yes

b) no

17. In what ways do you think that your village is benefitted from the SHG?

a) Mutual co-operation

b) Women empowerment

c) easy credit availability

d) Increase social status for women