



Impact of self-help group on mishing community: A case study of socio-economic empowerment of women in Dhemaji district of Assam

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Abstract

Today, the self-help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. The Mishing tribes of Dhemaji district contribute a lot to the society for socio economic development of this area. SHGs can generate the income and employment opportunities and can improve their living condition in the area. SHGs is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background voluntarily coming together to save small amount regularly to contribute in common fund and to meet their emergency needs on mutual help basis. The main aim of the SHG is to improve the economic development of women and create facilitating environment for their social transformation in the lift of gender discrimination in work and household.

Keywords: Self-help group, mishing community, women empowerment

Introduction

A self-help group is defined as a "self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self-help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group. SHGs has got great potential in creating awareness on day to day affairs, promoting saving habits, increasing income level and generates confidence, self-security and self-reliance.

SHGs are the most vital aspect of tribal self-employment; the formation of SHGs which is a valuable investment in human capital through training and capacity building measure. In order to improve the face of socio-economic scenario, the SHGs are played a significant role in case of self-employment by raising the level of income and standard of living of the Mishing community of Assam. The Mishing tribes are an indigenous community inhabiting parts of the Indian states of Assam. They are also known as Miris in history and the Constitution of India. According to Census of India conducted in 2011, the population of Mishing in Assam is 6,80,424; of which 3,45,786 are male and 3,34,638 females, with sex ratio of 967 per thousand. They live in 10 districts of Assam: Dhemaji, Lakhimpur, Sonitpur, Tinsukia, Dibrugarh, Sivasagar, Majuli, Charaideo, Jorhat and Golaghat. Among all the district of Assam, Mishing occupies dominant place in Dhemaji and Lakhimpur district.

Statement of the Problem: In the study area of Dhemaji district, majority of the mishing people are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process.

The Mishing tribes of Dhemaji district contribute a lot to the society for socio economic development of this area. But this tribal population are still continuing to suffer from poverty and still deprived on the basic needs of education employment etc. In this regard SHGs may consider as a vital tool for improving socio economic condition of the Mishing community who living in rural areas. SHGs can generate the income and employment opportunities and can improve their living condition in the area. SHGs is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background voluntarily coming together to save small amount regularly to contribute in common fund and to meet their emergency needs on mutual help basis. The main aim of the SHG is to improve the economic development of women and create facilitating environment for their social transformation in the lift of gender discrimination in work and household.

Review of Literature

1. Self-Help Groups: Definition

Kamaraj and Muralidaran (2004) ^[4] 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) ^[11] 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 programme, which ultimately would help in improving the quality of life in rural areas.

Sinha (2004) ^[10] recommended that micro-credit or microfinance, 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.

Aloysius P. Fernandez (2007) (MYRADA) observed that SHGs are not only an instrument for the empowerment of poor and marginalized sectors but they have proved to be an

effective instrument for changing oppressive relationships in the home and in the society.

2. Literature on Role of Self-Help Groups in Socio-Economic Empowerment of Women

Puhazendhi (1999) analyzed the functioning of SHGs in terms of sustainability, empowerment of women, economic impact on the members' and future potential etc. The study revealed that SHGs in Tamil Nadu are performing well towards social change and transformation.

Satish (2001) [9] found that care should be taken to ensure homogeneity of socio and economic status of the members while forming SHGs. Formation of SHGs has to be systematic. He emphasized on the spread of SHG experiment throughout rural India instead of regional concentration of SHGs.

N. Manimekalai and G. Rajeswari (2001) A survey was conducted in the rural areas of Tamil Nadu on 150 SHG members to evaluate the impact of SHG on women entrepreneurship. It was found that SHGs model have helped the rural women to start micro enterprises including farm and non-farm activities, trading and service units.

P. K. Singh (2001) compared the pre and post SHG situation on women SHGs in Uttar Pradesh. A positive impact on assets value and annual income was found. The average value of assets increased by 46% and the annual income per household beyond by 28% between pre and post SHG period.

S. Nedumaran, K. Palanisami and L.P Swaminathan (2001) conducted study in Tamil Nadu on the impact of SHGs and found that more than 60% of the SHG members were SC/STs which show that the concept is popular among weaker sections of the society and they are inclined to social and economic upliftment with the help of Government.

Nandini, Niti. Abhigyan (2005) [3] observed in a case study of Gurgaon Gramin Bank describe the existing model of microcredit delivery used by the Bank. The study includes the Life Cycle stages of SHGs i.e. Formation, Financing and Nurturing. It explored the emphasis laid by the bank to empower the women economically and present lessons for other banks to emulate.

Sabhlok, Smita G. (2011) had examined the significance of trust in women's collective efforts for development through SHGs. It explores the manner and forms in which trust manifests itself during periods of formation, activity and defunct stages of SHGs. For building social capital, development intervention for community is a must

V, Savitha; Rajashekar, H (2012) [12] had studied the role of SHGs in the development of women entrepreneurs in the Mysore District of Karnataka and evaluated the role and working of SHGs in women entrepreneurship and to assess the perception of the beneficiaries about the SHGs. SHG s having linkage with a bank have been selected for the study and it was found that SHGs have served the cause of women empowerment through their own enterprises by getting support.

From the above review of literature, it is observed that SHG based micro finance has contributed as a catalyst of the social change and empowerment of poor is proved to be a boon for the rural women in some states of India. Moreover, it has created opportunities for promotion of income generating activities and has enabled them to come above poverty line. There is a geographic/Regional concentration of the SHG concept which needs to be scattered across the

nation as poverty has a global concern. Poor people's access to formal banking system would act as a key to economic growth and sustainable development.

Objectives of the Study

The objectives of the present study are to examine the role of SHGs among the tribal communities for their socio-economic development of the Dhemaji district. The main objectives are given below-

1. To examine the socio-economic condition of the Mishing people relating to SHGs.
2. To find out income level of the Mishing tribal women belong to SHGs before and after joining the SHGs.

Data source and Methodology

The present study is based on both primary data and secondary data. Secondary data have been collected both at the state and national level. The main sources of secondary data are Labour Ministry, Census of India, various journals, magazines, Seminar Papers, Some published / unpublished research papers (Ph.D. theses), articles, etc.

The primary data have been collected with the help of interview schedule. For selecting the sample, a purposive sampling technique has been used. For this, 10 SHGs are purposively selected from Dhemaji district and from each SHG, at least 10 members are selected and thus total samples of 100 respondents are taken randomly.

1. **Study Area:** Dhemaji district is one of the border districts of North-East Assam which is situated on the Northern bank of the Brahmaputra. Geographically, the location of the Dhemaji district is between 94⁰12'18" E and 95⁰41'32" E longitudes and 27⁰05'27" N and 27⁰57'16" N latitudes. The district covers an area of 3237 sq. km and is a basically plain area lying at an altitude of 104 m above the mean sea level. This district shares boundaries with Brahmaputra River and Tinsukia on the east; Arunachal Pradesh on the north; Brahmaputra and Dibrugarh on the south and Lakhimpur on the West. Different indigenous communities and tribes are found in the Dhemaji district. The main schedule tribes include Mising, Kachari, Sonowal, Bodo, Deori, Lalung, Hajong, Ex-tea garden community etc. The Mising occupies dominant place in this Dhemaji district followed by Sonowal and Kachari. In the study area of Dhemaji district SHGs is essential to create confidence and economic self-reliance among the tribal women who are mostly invisible in social structure.

Result and Discussion

1. To examine the socio-economic condition of the tribal people relating to SHGs:

Majority of the Mishing tribal women are involved in SHG and they can contribute to his family. The socio-economic condition of a women involved in SHG, it may be implied by various types of indicators like age, marital status, types of activities, Religion, occupation, education, income, household facilities etc.

In the study area of Dhemaji district, the socio-economic condition of Mishing community basically for rural areas is explained to improve the quality of life of the rural people. It includes all types of socio-economic aspect and infrastructure and community services. Through this

objective an attempt has been taken to carry out the details study on impact of SHGs on Tribal community for the socio-economic development in Dhemaji district of Assam.

Age

The age group of the sample respondent in the Dhemaji district is suggested that out of 100 respondents, the age group of 36-45 (46%), 25-35 age group of (30%), 46-55 age group of (20%) and small number of respondents are 56 and above age group of (4%)

Table 6.1: Distribution of the Age Group of Respondent

Age group	Percentage of worker
25-35	30
36-45	46
46-55	20
56 years and above	4
Total	100.0

Source: Field Survey

Educational Status of Respondent

Education is essential element for the development of the society. It spread knowledge among the members of society. In the study area of Dhemaji district, out of 100 Mishing women respondents only 16 respondents (16%) are illiterate, 26% are below HSLC, 31% are HSLC passed, 21% are HS passed and only 6 percent are graduate.

Table 6.2: Educational Status of Respondents

Educational Qualification	Percentage
Illiterate	16
Below HSLC	26
HSLC level	31
HS level	21
Graduate level	6
Total	100.0

Source: Field Survey

Marital Status of the Respondents

Majority of the members of SHGs are married. Out of 100 respondents 72 respondents (72%) are married and 25% are unmarried and only 3% are widow. From this study it is found that most of the married women are engaged in different types of economic activities relating to the SHGs.

Table 6.3: Marital Status of the Respondents

Marital Status	Percentage
Married	72
Single	25
Widow	3
Total	100.0

Source: Field Survey

Family size

In the study area of Dhemaji district, out of 100 respondents, only 26% respondents belong to the small families with 1 to 3 members; 59% of the respondents belong to the middle and large families with 4 to 10 members and rest of 15% are belong to very large families of 12 to above members. Thus, in the case of poor respondents, large family is one of the chief causes of poverty in the rural areas of Dhemaji district.

Table 6.4: Family Size of the SHGs Respondent

Family size	Percentage
1-3	26
4-10	59
12 and above	15

Source: Field Survey

Types of Housing

In the study area of the Dhemaji district, among the SHGs members, it is observed that 15% have pucca house, 51% have semi pucca house and 34% are lived in kutchra house.

Table 6.5: Types of Housing

House types	Percentage
Pucca	15
Semi Pucca	51
Kutchra	34

Source: Field Survey

Types of Toilet facility

In the study area of the Dhemaji district, among the SHGs members, it is observed that 11% respondents use Flush toilet, 39 % use pit toilet, 43% SHGs members use common toilet and rest of 7 percent members have no toilet facilities.

Table 6.6: Types of Toilet Facility

Types of Toilet	Percentage
Flush Toilet	11
Pit Toilet	39
Common Toilet	43
Other/ No facility	7
Total	100.0

Source: Field Survey

Sources of Drinking Water

Table 6.7 depicts that 36% SHGs members use well, 41% respondents use tube well, 15% members use tap water and remaining 7% respondents don't have any proper facility of water.

Table 6.7: Sources of Drinking Water

Sources of Drinking Water	Percentage
Well	36
Tube Well	41
Tap Water	15
No facility	7
Total	100.0

Source: Field Survey

Types of Economic activities of Respondent

Economic activities are taken by self-help group members of Mishing tribes on the basis of local resources and demand of the product of that area. From the table 6.5 it is seen that out of 100 respondents of economic activities, 46% respondents have taken piggery activities, 30% respondents prefer Boiler activities, 16% respondents have taken weaving, and 9% respondents prefer for goatery activities.

Table 6.8: Economic Activities by Respondent

Types of Economic activities	Percentage
Piggery	46
Weaving	30
Boiler	16
Goatery	9
Total	100.0

Source: Field Survey

2. To find out income level of the Mishing Tribal Women belong to SHGs before and after joining the SHGs:

In this part an attempt is made to analyse the SHGs among the Mishing tribal women on their income generation of

both respondent’s family on the monthly basis and income of the respondent annual basis.

Family Income: The impact of SHG on the monthly income of family in Dhemaji district among the Mishing tribal women are furnished below-

Table 6.9: Monthly Income of the SHGs respondents before and after Joining of SHG

Monthly Income	Before Joining SHG		After Joining SHG	
	No. of Respondent	Percentages	No. of Respondent	Percentages
Less than 1500	44	44	8	8
1500-2500	29	29	10	10
2500-3500	12	12	24	24
3500-4500	8	8	32	32
4500- above	5	5	26	26
Total	100	100.0	100	100.0

Source: Field Survey

To know whether the economic status of the respondent of the Mishing tribes’ women has got improved the monthly income of the families of the respondents in SHGs is enquired. The monthly family income of the respondents has increased considerably good extent. Before joining the self-help group, the income of the 44 respondents that is 44% of the total 100 respondents is below Rs- 1500/-, and after joining SHGs the number of respondents is decreased from 44% to 8%. While the family income of the 29 respondents consisting 29 percent out of 100 respondents is

range of Rs- 1500/- to Rs- 2500/-, and after joining the SHGs, the number of respondents is decreased from 29% to 10%. The family income of the 12% respondents is between Rs- 2500/- to Rs- 3500/ and after joining the SHGs, the numbers of respondent is increased from 12% to 24%. Only 13% respondent’s income varies between the range of Rs- 3500/- and above. But after joining the SHGs, the income level of the respondents (Rs-3500- and above) have completely changed and the number of the respondents have increased from 13% to 58%.

Table 6.10: Economic Activities wise Annual Income Generation of Respondents

Economic Activities of SHG	No of Respondents	Total income generated before joining SHGs	Average income before joining SHGs	Total income generated before joining SHGs	Average income before joining SHGs
Piggery	46	96400	2360	197690	4867
Weaving	30	68750	2225	128250	4319
Boiler	16	44322	2163	85860	4293
Goatery	9	29350	2825	46560	4546
	100	239650	2397	458370	4584

Source: Field Survey

From the field survey it is found that Government sponsored SGSY scheme by SHG tribal members could make a positive impact on income generation to the poor people in Dhemaji district. It is very difficult to give a clear picture of income generation under SHGs because they are not properly maintenance of records and accounts. So, it is one of the drawbacks of development of this area. During the survey it is found that economic activities taken by 100 respondents after the joining SHG could income generated Rs- 458370/- which average income Rs- 4584/- per respondent and before the joining SHG income generated Rs- 239650/- which average Rs- 2397/-. It also observed that after the joining SHG piggery activity generated average income Rs- 4867/- per respondent and followed by weaving 4319/-, Boiler Rs 4293/-, Goatery Rs- 4546/- and before joining self-help group, piggery activity average generated income Rs- 2360/-, followed by weaving Rs- 2225/-, Broiler Rs- 2163/-, Goatery Rs- 2825/-.

Findings

The SHGs have made an impact on the lives of people of Mishing tribal community in the Dhemaji district.

1. Their quality of life has improved as they develop their skills and abilities in various productive activities.
2. There is an increase in their income and savings.

3. After involvement with SHG illiterate person have got satisfaction because now they have become productive and contribute to his family.
4. During the survey, it is observed that after joining the SHG self- confidence increased among the Mishing tribal women.
5. Higher education among the Mishing tribal women is very less. Out of 100 respondents 42% are below HSLC, 31% are HSLC passed, 21% are HS passed and only 6 percent are graduate.
6. Marital status of the respondents in the study area of Dhemaji district suggest that out of 100 respondents 72 respondents (72%) are married and 25% are unmarried and only 3% are widow.
7. Among the SHGs members in the sample area, it is observed that 15% have pucca house, 51% have semi pucca house and 34% are lived in kutcha house.
8. In the sample area of Dhemaji district, it is observed that 11% respondents use Flush toilet, 39 % use pit toilet, 43% SHGs members use common toilet and rest of 7 percent members have no toilet facilities.
9. During the survey, it is observed that 36% SHGs members use well, 41% respondents use tube well, 15% members use tap water and remaining 7% respondents don’t have any proper facility of water.

10. In the sample area of Dhemaji district, it is observed that out of 100 respondents of economic activities, 46% respondents have taken piggery activities, 30% respondents prefer Boiler activities, 16% respondents have taken weaving, and 9% respondents prefer for goatery activities.
11. Lack of proper training and not sufficient knowledge about SHG another problem of development of this area.

Suggestions

1. Training programmes and workshop on self-help groups at block gram Panchayat level should be organized by the Government agencies for creating awareness programme among SHG members.
2. Block and bank official should make frequently visit to the respondents to ensure proper utilization of fund.
3. SHG members should try group income activities and their risk, profit; responsibilities will be shared equally among the members.
4. Exhibitions, Melas should be organized by various government micro finance implementing agencies from time to time for their making benefit.

Conclusion

SHG generally an economically homogeneous group formed through a process self-selection based upon the affinity of its members. All the SHG plays an important role for the socio economy development of this area. SHG can create opportunities for the poor people basically for tribal people to participate in various income generation activities. It is found in the study area of Dhemaji district that SHGs are helping the poor and upgrading women empowerment by making them financially strong and increase their saving habits and investment some development activities. From the above discussion, it can be concluded that majority of the respondents of the tribal members after the joining Self-help groups are higher income than before joining the SHGs in the study area. The entire observation it is found that SHGs functioning well in terms of income and employment generation of the Mishing tribal women in the Dhemaji district of Assam.

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