

Social Empowerment of Bodo Women through Self-Help Groups in Udalguri District, Assam: An Impact Assessment

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Abstract: Social empowerment is a process of awareness and capacity building that leads women to participate in decision making, to develop self-confidence and interpersonal relationships and to control over use of money. The participation of women in Self Help Groups (SHGs) has made a significant impact on their social empowerment. Thus, the present study addresses the social empowerment of Bodo women SHG members in Udalguri district of Assam. The main purpose of this study is to examine whether Bodo women's membership in self-help groups significantly impacted their social empowerment. The data, which required for the present study was collected using a well structured and pre-tested interview schedule targeting Self Help Group members. From the assessment of various criteria of social empowerment, the study indicated a remarkable improvement in the status of Bodo women SHG members. The impact of membership among Bodo women is commendable in their self-confidence, literacy development, interpersonal relationships and increased participation in decision making and to control over use of money.

Keywords: Social Empowerment, Self-Help Groups, Bodo Women.

1. INTRODUCTION

Since time immemorial, people have created groups with others, who have something in common with them, and oppressed people have joined together to defeat the conditions that they face. Self Help group, in the similar manner, is a small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility. Self help groups are indispensable to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the social empowerment of women. It is an important institution for improving life of women on various social components.

In recent years, social empowerment of women has been recognized as a central issue in determining the status of women. Empowerment is an active process of enabling women to realize their full identity and power in all spheres of life. It can serve as a powerful instrument for women to achieve upward social & economic mobility as well as power & status in society (Bhatt, 2014). The SHGs are characterized in empowerment of women through focusing attention on women to provide self employment, improving their status in the family as well as in the society, creating better awareness in health, education and environment among rural people, promoting and ensuring human rights of women at all stages of their life. It offers not only economic opportunities but also a change to learn new skills, make wider social contacts and experience (Sowjanya, 2007).

Gaonkar (2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of

economic development and the social change. SHG by mobilizing women around thrift and credit activities have resulted in economic self reliance there by changing their social attitude and status in the family and society. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, members of the community and the society as whole (Kondal,2014). Today, the self help group movement is increasingly accepted as an innovation in the field of empowering women by making way for enhanced income and increased self esteem. This is evident from the mushrooming growth of self- help groups in the state. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation, better bargaining power and improvement in the quality of life. Thus the present study aimed at determining the impact of Self-Help Groups on the social empowerment of Bodo women in Udalguri district, Assam.

Objectives of the Study:

1. To study the socio-economic profile of Self-help group women members.
2. To find out the reasons for joining the Self-help groups.
3. To examine the impact of membership in SHG on social empowerment of members.

Hypothesis of the Study:

The decision-making capacity of Bodo women SHG members is expected to improve through participation in SHG activities

2. METHODOLOGY

The study was conducted in Udalguri district of Assam. Five blocks viz. Udalguri, Mazbat Rowta, Khoirabari and Kalaigaon were selected purposively. A complete list of the self help groups was obtained and five self help groups from each of the block were selected randomly. Each group comprised of fourteen members making a total sample of 350 women members. This survey were carried out during the year 2014-15. The information, which required for the present study was collected from the self help group members, by using a well structured and pre-tested interview schedule. The interview schedule included questions related to the general information and social empowerment of the respondents. In order to assess the impact of membership in SHG on the social empowerment of Bodo women members, the indicators of social empowerment such as self confidence, decision making power, and control over use of money and interpersonal relationships or participation in local affairs or SHGs activities were studied. The respondents have been asked on the above mentioned dimensions during pre and post SHG membership. The collected data were analyzed by using percentages and Paired t test. Paired t-test was used to study the changes in decision making power of SHG members during pre and post SHG period and the percentages were used to study the socio-economic profile, reasons for joining SHG, changes in self confidence, gaining power over use of money and interpersonal relationships.

3. RESULTS AND DISCUSSION

Socio Economic Profile of SHG Members:

Table 1: Socio-Economic Profile of SHG Members in the Study Area

Variables	Categories	Numbers	Percentage
Age	Below 20 Years	23	6.6
	21-30 Years	82	23.4
	31-40 Years	130	37.0
	41-50 Years	72	20.6
	Above 50 Years	43	12.3
Religion	Hindu	254	72.5
	Christian	96	27.5
Educational Qualification	Illiterate	52	14.9
	Primary Schooling	89	25.4
	Middle Schooling	106	30.3
	High Schooling	71	20.3

	Higher Secondary	32	9.1
Marital status	Unmarried	41	11.7
	Married	280	80.0
	Separated/widow	29	8.3
Monthly Income	Below Rs. 5000	34	9.7
	Rs. 5001- Rs.10, 000	142	40.6
	Rs. 10, 001-Rs. 20, 000	153	43.7
	Above Rs. 20, 000	21	6.0
Type of family	Nuclear Family	293	84.0
	Joint Family	57	16.0

Source: Field Survey 2014-2015

The present study reports that, out of the total 350 samples, which were selected for the study, twenty three respondents (6.6%) were in the age group of below 25 years. Eighty two respondents (23.5%) were in the age group of 21-30 years. Majority of the respondents i.e. one hundred and thirty respondents (37%) belongs to the age group of 31 to 40 years. Seventy two respondents (20.6 %) were from the age group of 41 to 50 years. Forty three respondents (12.3%) were in the age group of above 55years. In the case of marital status, 280 respondents (80%) were married, while twenty nine respondents (8.3%) were widow or separated. Among the total respondents none of them were divorced or separated, whereas, forty one respondents (11.7%) were unmarried. Five categories were framed to find out the percentage distribution of SHGs members' literacy level. It was observed that thirty two respondents (9.1%) were educated up to higher secondary level, seventy one respondents (20.3%) had completed high school education, one hundred and six respondents (30.3%) were completed middle school education, followed by 89 respondents (25.4%) who were educated up to primary education, and only fifty two respondents (14.9%) were illiterate from the selected 350 samples. Regarding family type category, it was observed that most of the respondents i.e. eighty four percent (84.00%) belonged to nuclear families, while the remaining fifty six respondents (16%) were belonged to joint families. Further, this study revealed that thirty four respondents (9.7%) were in the monthly income group of Rs.5000, followed by one hundred and forty two respondents (40.6%) who were having monthly income between Rs. 5001to Rs. 10,000. One hundred and fifty two 152 respondents (43.7%), who were having monthly income between Rs. 10, 001 to Rs. 20, 000 and twenty one respondents i.e. 6.0 percent were in the income group of above Rs. 20, 000. (See Table 1)

Reasons for Joining the Self-Help Group

Table 2: Reasons for Joining Self-Help Groups

Reasons	Percentage
To benefit loan facility	80.00
To triumph over exploitation from money lenders	70.81
To promote savings	64.00
To complement family monthly income	43.79
To develop leadership qualities	12.50
To promote income generating activities	40.81
To improve standard of living and lifestyle	12.50

Source: Field survey

The above table displays the reasons, which were provided by the respondents, for their enrolling as members in SHGs. More than one reason was extracted from the respondents for their enrolment in SHGs. Nearly 80% of the respondents reported, that they enrolled in the self-help groups to avail loan facility. Further, this survey revealed that 70.81% joined SHGs as they wanted to triumph over the exploitation from money lenders, which indicates that their credit needs were higher than being catered by money lenders who charged high interest rates rather than institutional sources of finance. Apart from credit needs, their need to promote savings through their association with SHGs emerged as a strong reason among 64% of the respondents. 43.79% of the respondents reported that supplementation to family income as the fundamental motive for their joining in the SHGs. Less than one fourth percent of the respondents i.e. 12.50% joined SHGs to improve their standard of living and lifestyle as well as their leadership qualities. 40.81% of the respondents

stated that they can promote income generating activities, behind the reason for joining in SHGs. Only a small per cent of the respondents (12.50%) thought that they could improve their leadership skills through their association with SHGs. In this context, Thangamani and Muthuselvi (2013) in their study on Women Empowerment through Self- Help Groups in Coimbatore District observed that the factors which have motivated women to become Self Help Group members are enriching the saving (39.00%), to attain the economic independence (21.00%) and to achieve recognition from the society (15.00%). Thus in most of the studies, the major reason cited for joining the group are eventually the saving purpose. Thus from this analysis, it can be concluded that though the respondents have joined the SHGs for various reasons, majority of them aimed to save money. All of them have one common goal, which is seeking a better standard of living via a better organization that works for their benefits.

Transformation in Self Confidence of SHG Members:

Table 3: Distribution of SHG members by self confidence

Aspects	Significantly Improved	Improved	Usual	No Change
Confidence in dealing with people	20.32	65.96	10.12	3.60
Travelling alone to nearest town	21.69	52.55	20.89	4.87
Handling money	10.45	74.19	12.59	2.77
Addressing the forum	44.83	41.69	10.08	3.40
Ability to contact people	14.38	75.98	7.53	2.11
Going alone for medical treatment	31.89	55.45	11.31	1.35
Ability to communicate freely	56.69	37.67	4.19	1.45
Ability to conduct dealings at the bank	57.50	30.83	10.12	1.64
Ability to resolve conflicts	48.39	40.17	10.19	1.25
Able to pay bills	39.17	48.47	10.83	1.53
Learnt to affix personal signature	100.00	0.00	0.00	0.00

Source: Field Survey, 2014-2015

The membership in the SHGs and participation in various activities of the SHGs give confidence in the hearts of members to face any emergency in life. Self confidence creates a drastic change in the attitude of people. If anybody has self-confidence, they can achieve the economic betterment by doing various income generating activities without minding the mockery of the public. It was observed from the data that 75.98% of respondents expressed a positive personal improvement in their ability to contact people when confronted with problems or when in need of information. Nearly forty five to sixty per cent respondents reported significant improvement in matters viz. addressing the forum (44.83%), ability to resolve conflicts among SHG members (48.39%), ability to communicate freely with people without hesitation (56.69%), ability to conduct dealings at the bank freely without hesitation (57.50%). Members usually hesitate to interact with bankers, Government officials, NGOs and others but after associating with SHGs, more than fifty per cent of members admitted increase in confidence level regarding such interactions. This interaction helped them to articulate their problems and improved their self-confidence. Mostly the women depend on the male members for meeting their financial needs and family expenditure. Any time they need finance, they have to expect the helping hands of their husbands. If their husbands deny giving money for the needs, the women have to face critical situations. But membership in the SHGs provides ample opportunities for women to save borrow and invest money on some income generating activities. The table further revealed that 74.17 per cent members acquired courage and gain confidence to handle money. Exactly 65.96 per cent gained confidence while dealing with people while fifty five per cent respondents stated that now they can go alone for medical treatment for self / children (56.69%) and travel alone to nearest town/ district headquarters (52.55%).Improvement was also observed among 48.47% respondents in their ability to pay bills at offices, visit post offices etc. without hesitation. All the members had acquired the vital personal skills of affixing their signature. No doubt,

association with the SHGs pervaded large number of members with self-confidence but seven to twenty per cent respondents were still there who reported no change regarding this component. Mehta et al. (2011) while studying role of self help groups in socio-economic change also concluded that microfinance/SHG movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves. Parwez (2014) concluded in his study that being part of a group, regular interaction, socialization, exposure etc. has raised confidence and courage among the SHGs members.

Gaining Power over Use of Money:

Table 4: Distribution of SHG Members Reporting Control over Use of Money

Aspect	Significantly Improved	Improved	Usual	No Change
Purchasing consumable household assets	14.67	60.00	23.33	2.00
Acquiring and using fixed assets	43.67	21.45	29.00	5.88
Expenditure on family & social function	30.11	47.00	16.50	6.39
Expenditure on children's education	22.00	54.17	21.22	2.61
Routine Income and expenditure	41.83	55.00	1.23	1.94

Source: Field Survey 2014-2015

The above table presents the percentage distribution of Bodo women SHG members reporting control over the use of money. While examining the control over money by Bodo women, it was observed that women's access to credit has been significantly improved after association with the group. It was found that more than fifty per cent of the respondents (60.00%) agreed that after joining the group they can purchase consumable household assets. Nearly fifty five per cent of the members possessed better control over routine income and expenditure while for expenditure on children's education and family and social function 54.17 per cent. As regards acquiring, using and divesting fixed assets, partial change in control was professed by a major proportion of respondents i.e. 43.67 per cent.

Decision Making Power:

Table 5: Change in Abilities of SHG Members in Household Decision Making

Items	Self			Husband & Self			Family members		
	Pre-SHG	Post-SHG	t	Pre-SHG	Post-SHG	t	Pre-SHG	Post-SHG	t
Education of child	1.67	5.00	4.046*	58.16	24.17	6.482*	25.83	52.50	7.345*
Fertility Issues	0	0	0	57.59	19.17	10.06*	37.50	68.33	5.484*
Employment Selection	7.50	41.67	9.910*	10.0	46.67	3.210*	79.17	1.67	2.632*
Availing health facility	25.83	31.67	4.657*	10.0	7.5	3.216*	61.67	60.0	0.540
Taking loan	0	35.00	-	29.17	3.33	4.042*	5.83	60.0	5.921*
Utilising loan	0	35.83	-	30.83	1.67	4.651*	5.83	58.33	6.760*

*=Significant at 0.05 level

Decision making is an important aspect to get success in life and smooth functioning of life devoid of troubles. Programme participation is also associated with changes in decision-making at the family level. The decision-making capacity of Bodo women members is expected to improve through participation in SHG activities. To test this hypothesis,

the Bodo women SHG members were asked to provide their opinions on whether there was any change in decision making from the pre-SHG to post- SHG period in different areas viz. education of children, fertility issues (use of family planning methods), employment selection, availing health facility, taking loan and utilizing loan. The information was collected on who decided on the above issues in the pre-SHG period and whether there was any change in the post-SHG period. The above table 5 provides the percentage distribution of members reporting on the decision-making person in pre-SHG and post-SHG situations. Not much assertion of woman's decision-making within their families was seen even after their association with the SHGs except for a few cases. The analysis shows that husbands played a key role in decision-making regarding their children's education and fertility issues during pre SHG period. During post SHG period the role has been shifted to joint decision by husband and wife too. The data showed that in 58.16 per cent and 57.59 per cent families, the husbands were sole decision makers for above mentioned matters. It was quite interesting to note that after becoming member of SHG, 41.67% of the respondents were taking independent decisions pertaining to selection of employment. No significant change was observed for decision related availing health facility as it is clear from the table that decisions continued to be joint by women members together, with their spouses from pre (61.67%) to post SHG (60.00%) period. Regarding taking and utilizing loans in the post SHG period, 58.33 per cent and 60.00 per cent respondents decided along with their husbands. Much of the decisions made within the families were joint decisions in which the positive note was that the women members too took part. The analysis clearly indicated that decision making ability has not been enhanced to a very high extent but it was encouraging to that the share of women increased from an overall average of nearly 7.50 per cent to about 41.67 per cent who took decisions solely on their own in the post-SHG situation. Subramanian (2010) confirmed in his study on self help groups in Tirunelveli district that the membership in the SHGs gave importance to women while taking decisions in family life. The t-test also revealed significant improvements in the post SHG period for all the aspects except for the decisions taken by the husbands solely. Kondal (2014) while studying women empowerment through self help groups in Andhra Pradesh revealed that about fifty to sixty per cent of the respondents started taking decisions in agriculture sector and other activities in their family which indicates a positive impact of Self Help Groups on women empowerment.

Participation in Public Issues and SHG Activities

Table 6: Change in Participation in Public Issues at Village Level and SHG Activities

Indicators of change	Mean Score		t
	Pre-SHG	Post-SHG	
Approached a govt. official to solve a problem	7.50	63.33	3.750*
Organized struggle collectively at village level	5.00	52.50	3.219*
Attended committee meeting such as weekly/monthly	0	81.67	-
Meetings with local bank branch	6.67	51.67	2.586*
Meetings of Village Council Development Committee	19.17	38.33	4.045*

*=Significant at 0.05 level

Participation in public issues at village level or in local affairs and SHG activities is also another parameter to assess the social impact of these associations. Regarding participation of women in public issues at the village level, selected SHG members were asked to provide their perceptions for the pre and post- SHG periods on whether they have ever approached a government official to obtain services to solve a problem; whether they organized struggle collectively at village level; attended any committee or village meeting such as the weekly/monthly group meeting, meetings with local bank branch; meetings of gram sabha etc. Significant improvement was observed from about eight (pre-SHG) to sixty per cent (post-SHG) on the aspects of approaching government officials to obtain services to solve a problem. This indicates that association with the SHGs improves the self-confidence of the members by providing opportunities to meet the officials of different organisations. The experience in the SHGs enables the members to acquire skill in settling such disputes in the SHGs or in the village. Thus a considerable proportion i.e. 52.50 per cent members started to organise struggle collectively at village level after joining the group whereas in pre SHG period only 5.00 per cent members used to take initiative. Nearly fifty to eighty per cent women members took interest in attending weekly/monthly group

meeting and meetings with local bank branch (81.67%). The changes were much less pronounced regarding presence in meetings of Gram Sabha where membership attendance increased from nearly 20 per cent (19.17%) to 40 per cent (38.33%). Sinha et al. (2008) in her report on Impact and Sustainability of SHG Bank Linkage Programme reported that participation of public sphere show that 49.4 per cent of households had approached government officials to solve problems in the post-SHG period as compared to 13.5 per cent in the pre-SHG period. The t-test indicated a significant difference with respect to participation pattern of the respondents before and after joining the group. Under a case study on impact assessment of microfinance in Manipur, Singh and Singh (2014) also found that social empowerment index of sample SHG members was significantly increased after joining the microfinance programme

4. CONCLUSION

The findings of this study justified that the SHGs played a significant role in the social empowerment of women, by inculcating a great confidence, power against domestic violence and greater participation in the decision making power in the households that leads rural women to succeed in their day to day life. The process of social empowerment is conceptualized in terms of self confidence of women members, control over use of money, decision making and participation in household activities and ability to develop literacy and interpersonal relationships, they as women attaining social participation and economic independence.

This study has found a remarkable change in the personality of women after joining the SHGs. The periodical meetings conducted by the SHG had induced the members to express their views, opinions and suggestions on issues raised in the meeting which has improved their communication skill and interpersonal skills. Regular participation in the meetings has made them confident to talk about their problems to government and bank officials. The study also found that the participation of women members in household decision making process has considerably improved. Members have shown positive response towards taking decisions on important matters after joining the SHGs but still the decisions made within the families were joint decisions i.e. along with their husbands instead of solitary decisions. Not many members expect the SHG movement to create a source of regular income for them. They merely look at it as a means of mobilizing savings and loans. Hence there is a need to create awareness regarding the objectives of the SHG. In nutshell, the results suggest that level of social empowerment of women participating in SHG activities has increased, thus they should use the acquired personal, social and communication skills in establishing their micro enterprises for economic empowerment too.

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