

# Journal of Coastal Life Medicine

## Contribution of Self-Help group in Rural Areas of Assam.

**Received:** 22 October 2022, **Revised:** 19 November 2022, **Accepted:** 26 December 2022

**Monjita Basumatary.**

M.A. Political Science, Indira Gandhi National Open University (IGNOU), India.

Email I'd monjitabasumatary101@gmail.com

### Keywords:

Cluster, Socio-cultural, economic development, weaker sections, handling, Sustainability

### Abstract

In Assam Self help group have been working since its formation in 1992. It works under particular cluster of villages or areas form by groups of members. Self help groups provide socio-cultural and economic development of the weaker sections and especially in rural areas. The objective of the research study is to highlight the development through self help group. The research study was carried out through interview. Multistage sample, random sampling technique was used. Datas are collected through primary and secondary sources. Findings shows that self help groups created significant development among weaker sections of SHG members. The study found that to fulfilled the aim of self help groups local resources are not enough and lack of technical knowledge is also hampered the objective of SHG. Finally the recommendation is made to provide the facilities of self help groups to those weaker sections of society and landless people. Further while availing opportunities of SHG it is Suggested to maintain sustainability of natural resources.

### 1. Introduction:

There are numerous problems in rural areas of Assam related to illiteracy, poverty, superstitions, ill health, lack of Training and skills etc. These rural problems are connected with one another and these problems cannot be solved by individual effort without governmental support group effort. It is the vechile of changes for the poor & marginalized people. It is an approach to organising the poor and marginalised to come together to resolve their own personal problems. The self-help groups are constituted by the Government, N.G.O and others worldwide institutions. The government including various and agricultural Bank NABARD provide financial assistance to SHG after receiving the money they utilized for targeted scheme like Pig farming, Cow farming etc, in return they received easy access to a loan with a small interest rate to start their micro-unit enterprises. The rural poor and economically disadvantaged population in India make their livelihood through SHG bring development in society as a whole. The 9th five years plan of the government of India had given due recognition to the significance of relevance of the self-help groups at the grassroots level.

Generally, SHG schemes are low-cost financial services aim for self management and development for the rural women group and weaker sections of

society. It can bring socio cultural and economic development in rural areas. Through self help group rural women and weaker sections of the society set scope of self recognition in economic, social political and educational field. Self help group engaged in weaving, sewing, making bakery horticulture, sericulture to earn their livelihood as well as provide to increase national income. After getting healthy financial position weaker sections are also easily participated in election campaign, educational programme and various other organisation. But the major problem of the self help group in that the academic level or technical knowledge, skill of majority of those benefited of SHG in rural locales is self enough to properly maintain the multifaceted account system given for the programme. The recommendation is made to provide the facilities of self-help group to these weaker section and landless people. Further while availing opportunities of self-help groups, it is suggested to maintain sustainability of natural resources.

### Objectives: -

1. To highlighted the development though self-help group.

### 2. Methodology:

The study bases its findings on secondary as well as primary information. In primary sources, datas are

# Journal of Coastal Life Medicine

collected by personal interviews and observing schedules. In secondary sources books, journal and internet sources were applied.

## **Significance: -**

Generally, women are as efficient as men and contribute much to the economy development. In particular SHG contributed to social and economic development. SHG are facilitated to achieve independence in the lives of its members. Further self-help groups are formed to improve mental caliber through proper awareness. These Self-help group plays a major role in woman empowerment in collaboration with N.G.O and contribute for the upliftment of the rural economic. Self help group should be voluntary function and non political and controversial groups. Self help groups enable the people to improve their economic conditions. Self help group gain momentum now a days because of its many folded effects on the economic empowerment of woman and weaker sections.

The concept of a group for self-help SHG is a small self-sufficient non-political group of people living in the society/neighborhood and discussing common concerns who come together voluntarily to work collectively for their personal economic and social growth. A self-help organisation is a small in economic terms homogeneous and effective group constituted by 10 to 20 persons for:

- ❖ Regular savings of small amount of money.
- ❖ Contributing to prevalent corpus.
- ❖ Providing collateral-free loans on terms determined by the group.
- ❖ Collective decision-making.
- ❖ Resolve conflicts by conducting mutual conclusions.
- ❖ Meet emergencies concepts.
- ❖ To prevent poverty.

Self-help groups are voluntary informal foundations for mutual support and the accomplishment of a special for a specific reason. Individuals are usually built by peers who are coming together for cooperation in satisfying their shared requirements, overcoming a common handicapping or life desired problems, and providing about desired societal and personal transformations. The initiating agents and participants of such communities perceive that their demands are not or cannot be met by or nonetheless existing social organizations. Self-help team

emphasizes face to face social relationships and the assumptions of individual accountability by members. They regularly offer financial assistance as well as emotional assistance - they are frequently "case" focused and promulgate a belief system or values through which their participants may attain on an greater awareness of personal individuality. Self-help the group is method of establishing the poor people and marginalized individuals to gather altogether to solve their own individual issues. The SHG the idea is used by governments, non-governmental organizations, and others globally courtiers. The concept of self-help organizations gained significance particularly after 1976 when a professor Mohammed Yunees of Bangladesh started playing with microfinance and women SHGS. The Approach made an underground revolution in Bangladesh in poverty eradication by encouraging the poor woman (CIRDAP) Digest 2000). SHGS are inadequate informal associations originated for the significance of enabling participants to reap the financial rewards out of mutual assistance, solidarity and shared accountability. The benefits include recruitment of financial resources and loans and the pursuit of group companies' activities. The based-on groups approach additionally enables the poor to increase capital through the accumulation of small saving money but also assists them to have access to official financing facilities (Shylondro 1998.)

The 9th five-year strategy adopted by the government of the Republic of India had given sufficient emphasis on the importance and significance of the self-help groups' techniques to implement growth-oriented schemes at the neighborhood level. Self-groups originated as a means of proceeding poor individual with the financial assistance that they require to emerge from poverty recognising the truth. The federal government of India is implementing the self-help group programmers as an innovative and constantly shifting. Anti impoverishment programmer, National Bank for the development of agriculture and rural areas was the main initiator of SHG circulation from 1986-87 in India. Swarna Jayanti group swamrojger yojna can be taken into account as the accomplishment in this regard which was established on last April 1999. Integrated agricultural growth programmer, a poverty alleviation be a programmer in India. Development of women and children in rural areas (DWCRA) training

# Journal of Coastal Life Medicine

for rural youth for self-employment (TRYSEM) also have a connection with SHGS.

## **SHGS and woman empowerment: -**

primarily self-help organisations are concerned with woman's empowering others. Tenth plan put the greatest emphasis to ensuring the implementation of the national strategy for the empowerment of women though transferring information the national policy for independence towards action with a three times strategy focusing on financial and social empowerment and gender equality. Multiple investigations have confirmed that the SHGS have been successful in empowering the woman. SHG have felicitated the process of microcredit for the rural woman folk enhancing their bargaining power in day-to-day decision-making of the household members and finally in the community. The following are the approaches for empowering of rural woman:-

- A) Educational empowerment
- B) Social empowerment
- C) Economic empowerment
- D) Technological empowerment
- E) Gender Justice
- F) Ethical development
- G) Leadership feeling

SHGS provide numerous opportunities and benefit to woman and weaker sections of society. Several studies have reported that SHGS woman members have been effectively receive following benefits.

- a) Easy access to loan
- b) Increase income
- c) Moral boosting
- d) Development of the habit of savings.
- e) Development of decision making power
- f) Increase awareness of self confidence and development.
- g) Able to provide income to family
- h) Increase quality buying and selling
- i) Increase production capacity
- j) Increase awareness of health and education.
- k) Participation in community affairs
- l) Entrepreneurship development
- m) Increase woman respect.
- n) Prevent domestic violence and dowry
- o) Participation in community affairs.

## **Problem of Self Help Groups :**

1. The educational level, technical knowledge and professional abilities of the majority of those who benefit of SHGS in rural regions is not enough to properly preserved the complicated system of accounts envisaged in the grant programme while interacting with the book officials.
2. Books are not cooperative in providing cooperative credit And subsidy for rural poor for bear of money recovering ceased by large number of defaulters. In the study area the role of NGOS is very poor they are not providing any training facilities to the SHGs members. So the Self help groups suffering from lack of training and skilled.
3. The members tend to be absent in their weekly and monthly meeting so they faced many problems.
4. The self help group members are facing problems in making their products transportation and some self help groups are facing problems of inadequate raw materials.
5. Most of self help groups are not setting adequate prices for their product.
6. Rate of interest charged from self help groups are 2% to 5% monthly were found quite high
7. Most SHGS beneficiaries in Assam are affected by natural calamities.

## **Solution: -**

- A. To maximise benefits to SHG those who belong, convergence with government programmes like the National Rural Livelihood Mission (NRLM).
- B. To solve the issue of intra-district imbalances in the promotion of SHGS, strategies are changed from state/district based planning to block based planning.
- C. Through efficient capacity building and hand holding support, special scheme should be given to inactive SHGS.
- D. The promotion of community-based organisations as the focal points for advancing the livelihood activities of SHGS members.
- E. Participating in a self-help group has helped members feel more confident about themselves, communicate better with others, and strengthen their ties to other self-help organisations.
- F. The self-help group might be considered a crucial tool in the fight against the state's pervasive poverty and unemployment. The SHGS consistently selected the targeted



# Journal of Coastal Life Medicine

activities based on local needs and resources, aiding in the state's decentralised growth.

### 3. Conclusion:

In the backward state of Assam, 70% of the population lives in rural areas. Out of the 30%, 60% are marginal and small farmers, and 30% live below the poverty line. They typically require small loans at regular periods to cover their daily expenses. The self-help organisations use surplus manpower from the agriculture industry. It is absolutely necessary to promote high-quality SHGS broadly, with a special emphasis on Assam's comparatively underdeveloped areas. It is suggested that self-help group resources be made available to these socially disadvantaged and landless individuals. Additionally, it is advised to

ensure the sustainability of natural resources while utilising the potential of SHGS.

### References:

- [1] Amarjeet kaur "self help group and rural development 2008."
- [2] Lishan Aanand kumar "Woman empowerment and entrepreneurship through self help groups."
- [3] Gurumurthy T.R. Self Help Groups economic empowerment among rural woman, kurukshetra 2000 48(5)
- [4] Borbora S. Mahanta. Micro finance through self help groups and it impact. A case study of Rastriya Gramin Bikash Nidhi credit and saving programme in Assam.
- [5] Sreeramelu G(ed) Empowerment of woman through SHG, Lalpaz New Delhi 2008 42-43.