

## ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGs IN DIBRUGARH DISTRICT, ASSAM: A SWOT ANALYSIS

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### ABSTRACT

*In the recent years Empowerment of Women has been recognized as central issue in determining the status of women. Empowerment covers aspects such as women's control over materials and intellectual resources. The concept of empowerment has been the subject of much intellectual discussion and analysis. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choice. Thus it is the process of acquiring the ability to make strategic life choice in a context where this ability has previously been denied.*

*The Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication of poverty of the group members. Ideally, on a wider canvas, SHGs can become an extraordinary tool for women's empowerment.*

*The primary objective of the study is to conduct a SWOT Analysis of the SHGs to identify their strengths, weaknesses, opportunity and threats in Dibrugarh district of Assam*

*For the purpose of the present study out of 7 (seven) Development Blocks 3 (three) Development Blocks of Dibrugarh District of Assam has been selected viz. Lahoal Development Block, Panitola Development Block and Tengakhat Development Block and three Gaon Panchayats from each of the Block has been selected and 130 No.s of SHGs have been selected randomly for collection of relevant information. The field study was conducted during January 2009-December 2009.*

**Keywords:** *Women Empowerment, Rural Development Programmes, SHGs, Micro Finance, Entrepreneurship, Development etc.*

### **Introduction:**

The concept of empowerment has been the subject of much intellectual discussion and analysis. For the purpose of this discussion, the conceptual framework expounded by the United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choice. Thus it is the process of acquiring the ability to make strategic life choice in a context where this ability has previously been denied. The core element of empowerment has been defined as an agency (the ability to define one's goals and act upon them), awareness of gendered power structure, self-esteem and self-confidence (Kabeer 2001). Empowerment can take place at a hierarchy of different levels- individual, house-hold, community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhabiting factors (e.g. lack of resources and skill).

Two vital processes have been identified as important for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (Kay, 2002-03).

### **Women Empowerment and Planning Process of India:**

All round development of women has been one of the focal points of planning process in India. Since the First Five-Year Plan (1951-56), to Eleventh Five Year Plan (2007-12) the Government of India envisaged a number of welfare measures for women.

The Government of India (GOI) is trying to bring all round development through the various Five-Year Plans of India and at the same time through each plan tries to empower the half population of the country i.e. the “women”. The Government of India emphasized on rural development through various rural development programmes. For the effective implementation of the various rural development programmes the first and foremost important task is its administration. Because the administrative machinery is the blood stream of any plans and programmes. Without a strong and able administration no rural development programmes could effectively be implemented. However, rationally structured and able manned the various development at the State and Central Level may be, it is the District Level Administration upon which the success or failure of a rural development programmes depends (Maheswari, 1985). The Primary Administrative Agency in the District of implementation of various rural development programmes is the District Rural Development Agency (DRDA). It was introduced on October 2, 1980 under the Societies Registration Act, 1860. In fact the Small Farmers Development Agency (SFDA 1971) was restructured and renamed as DRDA (Lekhi and Singh, 1996). DRDA emerged as an arm of the rural development programmes in the district and take the overall responsibility of Planning, Implementing, Monitoring and Evaluating the various rural development programmes (Maheswari, 1985).

### **Rural Development Programmes for the Empowerment of Women:**

Since the First Five-Year Plan, the approach of the Government of India has been changing from time to time. Each of the Programmes tries to fulfill the needs of the people and at the same time emphasis has been given to the female section of the society as they constitute half of the total population. Generation of self-employment for the rural poor in the rural areas is one of the important components of anti-poverty and rural development strategy adopted by the Ministry of Rural Development, Government of India. Swarnajayanti Gram Swarozger Yojana (SGSY) is the major ongoing programme for self-employment generation for the marginalized section of rural communities. This programme came into being on 1st April 1999 after merging the erstwhile Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme. SGSY is a Centrally sponsored scheme which is being funded by the Central Government and State Government in the ratio of 75:25 (Pal, 2002).

### **Self-Help Groups as a tool of Women Empowerment:**

The Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication

of poverty of the group members. This is done through an agreement among the members that they will save a part of their earnings regularly and convert their savings into a common pool of fund or funds that they may receive as a group from District Rural Development Agency (DRDA) through a common management. However, these groups have to go through three stages of evolution, a) group formation, b) capital formation (through revolving fund and skill development), and c) taking up economic activity. It has been envisaged under the programme that for the task of Self Help Group development, support of facilitators like Non-Governmental Organizations (NGOs) and community-based organizations may be sought for initiating and sustaining the group development process.

### **Review of Literature:**

Since Self Help Groups based on micro finance programmes covering a large number of women, it is expected that such programmes will have an important bearing on women’s empowerment (Thakur & Tiwari). Ideally, on a wider canvas, SHGs can become an extraordinary tool for women’s empowerment provided the nurturing agencies take care to design their interventions to improve the confidence level of members through better participation in SHGs meetings and more interactions take place with outsiders and through this process members develop communication skills and able to put forward their views confidently, members are involved in decision making process of the group which will later help them to participate into community level actions which will help them in demanding facilities and systems to suit their needs. This process has already started at the family level and will have to be taken to the community level now (Mahmud, 2003).

It is a well-established fact that women, particularly in poor families, are more disciplined, realistic, creditworthy and more concerned about family development than their male counterpart. Hence micro-credit system through SHGs has focused more attention on the financing for women ([www.pria.org/downloaded files/SHGstudy.pdf](http://www.pria.org/downloaded_files/SHGstudy.pdf)). The United Nations Development Projects (UNDP) has supported a range of activities to eradicate women’s poverty through various projects, focuses on micro credit schemes, technical training, organization of self help group’s etc. The UNDP are being implemented in India since 1994. The main focus of the activity of the SHGs is to generate savings for income generating projects, providing confidence to women, thereby releasing the women from the clutches of moneylenders (S. Subramanian, 2010).

The United Nations Commission on Status of Women commented that women constitute half of the world’s population, perform two third of the world’s work, receive one tenth of its income and own less than hundredth of its property. Women represent three-quarters of heads of households in developing countries and for every one woman in poverty; there are four dependent children (UNICEF 2001)

**Table 1: Number of SHGs formed in Dibrugarh District**  
(Since inception up to November 2005)

SI No.	Name of the Development Block	No. of SHGs
1	Barbaruah Development Block	869
2	Khowang Development Block	825
3	Lahoal Development Block	605
4	Panitola Development Block	667
5	Tengakhat Development Block	518
6	Tingkhong Development Block	517
7	Joypur Development Block	750
8	Total	4751

Source: Office of the Project Director, DRDA, Dibrugarh

**Table 2: Number of SHGs in the Selected Gaon Panchayats**

Name of the Development Block	Name of the G. P	Sample SHGs	Total
Lahoal	Lahoal G.P	15(100.00)	15(100.00)
	Bakul G. P	14(100.00)	14(100.00)
	Ekoratoli G.P	14(100.00)	14(100.00)
Panitola	Nadua G.P	15(100.00)	15(100.00)
	Hatiali G.P	14(100.00)	14(100.00)
	Dikom G.P	14(100.00)	14(100.00)
Tengakhat	Gandhiya Bhajoni G.P	15(100.00)	15(100.00)
	Tengakhat G.P	14(100.00)	14(100.00)
	Dharia Dighalia G.P	15(100.00)	15(100.00)
<b>Total</b>		<b>130(100.00)</b>	<b>130(100.00)</b>

**Objective of the Present Study:**

The primary objective of the study is to conduct a SWOT Analysis of the SHGs to identify their strengths, weaknesses, opportunity and threats in Dibrugarh district of Assam.

**Methodology followed:**

For the purpose of the present study out of 7 (Seven) Development Blocks three Development Blocks of Dibrugarh District of Assam has been selected viz. Lahoal Development Block, Panitola Development Block and Tengakhat Development Block. Three Gaon Panchayats (GP) from each of the Development has been selected purposively. From the three Development Block's and Nine Gaon Panchayats (GP) 130 No's of SHGs have been selected for collection of relevant information about their working and existence for several years. From the list of the SHGs, provided by the Development Blocks (DB) only women SHG's has been short listed and out of that 130 SHG's has been interviewed. Field observation methods were used to identify observable data; further discussion with the other members of the SHGs also conducted to get the relevant data on their working as well as their method of decision making. The survey was conducted during January 2009-December 2009. Table 1 deal with the number of SHGs in Dibrugarh District since inception up to November 2005.

**Limitation of the Present Study:**

The present study is confined to the 9(Nine) Gaon Panchayat of Three Development Blocks of Dibrugarh district and 130 SHGs only (Table 2)

**Self Help Groups: A SWOT Analysis:**

SWOT Analysis is a method to assess the strength and weaknesses of the Self-Help Groups and to identify the opportunities and threats that will be useful for adopting future course of action. A SWOT analysis can help in developing an understanding of the gaps that exist between the visions between today's and future vision towards the SHGs. The benefits of using SWOT analysis techniques is that it provides a structured and objective means for identifying, differentiating and weighting the strategic strengths and weaknesses, opportunities and threats that will be more useful for policy makers as well as to those who are working at the grass-root level.

It must be remembered that the SWOT factors may differ among the SHGs from district to district depending upon the existing situation. Hence, it is important to identify these factors which are more specific to region through a SWOT analysis. The SWOT analysis can be applied to formulate SHG strategy for regions that exploit the opportunities to avoid threats and overcome the weaknesses by effectively employing the strengths.

**Strenghts:**

The SHGs in Dibrugarh district were found to have a large number of strengths. More then 90% of the SHGs are

women SHGs in Dibrugarh district. The SHGs are homogenous in nature as they were constituted by rural poor women. Majority of the members of the SHGs are in the age group of 31-40 years. The selection procedure of the group leader is democratic in nature and they are selected by the group members in group meetings. The majority of SHGs in Dibrugarh district is constituted with 11-15 members which is an ideal size. The group meetings are held regularly and discuss the various issues relating their SHGs and its functioning. Literacy rate is also high among the members of the SHGs in Dibrugarh district. Majority of the surveyed SHGs are formed during the financial year 2001-02. Almost all the SHGs are performing throughout the year. The primary administrative agency associated with the SHGs is the DRDA, Dibrugarh. The maintenance of various records is found correct. They receive help from the coordinator, gram Sevak and private persons also. They have regular savings and most of the SHGs are having bank linkage and received bank loan and subsidy from the nationalized banks. Repayment of bank loan is quite satisfactory. Internal loans are provided to the members of the SHGs which keep them away from the control of the private money lenders. Majority of the SHGs have adopted the wholesale as their strategy to sale their finished products helps to accumulate profit at a time. 100.00% of the SHGs have undergone the training programmes provided by the Government, Non-Government and Academic Institutions of their respective areas. Further they have received training regarding production, management, marketing etc. The members of the SHGs rightly stated that their association with the SHGs helped them in increasing their confidence to speak in public; they deliberately come forward to take part in the affairs of the Gaon Panchayat. The level of income also increases after joining the SHGs and can contribute to the family expenditure and make them self confident to contribute to their family in times of need. The SHGs are getting help and support from their family members, block officials, bank officials, NGOs, academic institutions, etc.

#### **Weaknesses:**

Despite many areas of strengths, the performances of the SHGs are hampered by several problems and interdependent weaknesses. First of all most of the SHGs have identified banking procedures as their major problem where the process of the banking institutions are not very encouraging for them. Further the behavior of the personnel's of the banking institution towards them is also no very satisfactory. Most of the members of the SHGs are married so they can not devote much time of the activities of the SHGs. It is mainly because of the family responsibilities upon the female members of the household and they also have to look after the family as well as their children's education. Though the group leaders were selected through democratic process but they become more dependent upon the group leaders. The level of education of the group members are not equal there for it effect the

functioning of the SHGs. Social norms prevent the SHGs from taking up the piggery farming in large scale. Lack of knowledge in identification of diseases in farming of poultry, duckery, goaterly and dairy farming also harming the performance of the SHGs. There is a huge market potentiality of meat of poultry and piggery and even goaterly but lack of identification of market as well as lack of proper marketing strategy greatly influence the performance of the SHGs. Droop out and replacement of members in the SHGs also hampering the normal progress of the SHGs. Replacement of the members of the SHGs are mainly for family problem, spousal problem and health related problem. Poor marketing facility is another important problem. Lack of coordination among the SHGs and block and bank officials' influences the SHGs movement. Lack of motivation among the SHGs is another important factor towards low performance. Though the SHGs are earning through the developmental activities but the savings are not very high. Grading procedure of the SHGs is not very much effective. Lack of communication skill is another important weakness of the SHGs. They are mostly dependent upon the revolving fund and loan that has been received by the SHGs. They also face problems in procurement of inputs for their economic activities due to non-availability of raw materials at their local areas. The transportation cost also very high. Lack of storage facility in the rural areas. Low level of people's participation in the affairs of the Local Self Governing Institutions. High rate of internal loan for the members.

#### **Opportunities:**

There are many opportunities for the SHGs. Proper selection of primary activities of the SHGs can help them in enhancing their level of income. Proper marketing strategy can also help them in increasing the level of performing of the SHGs. If the locally available resources can be utilized for the farming activities of the SHGs can enhance their profit. There is a huge market potentiality of meat market for poultry as well as for the piggery, goaterly. Interdependent components should have to be taken into consideration. For example establishment of composite farming, establishment of vermicompost farming at large scale and its use in the agricultural field. Proper packaging and branding can also enhance their performance. Effective performance can be attained through proper monitoring and guidance from the experts in different field. Need of legal education about their rights can also ensure active people's participation in rural development programmes.

#### **Threats:**

Though the SHG movement effectively working for the empowerment of women in the rural areas, but still there are potential threat factors which are working together. The increasing number of micro-finance providing institution restricts the proper growth and development of the SHGs. Multiple loans can hamper the normal growth

STRENGTH	WEAKNESS
<ol style="list-style-type: none"> <li>1. After the formation of the women SHGs in the rural areas of Dibrugarh, they have learned to work together with a group effort.</li> <li>2. The SHGs provide the rural women a right platform for development of their personality through speaking among the group members.</li> <li>3. The various training received by the members of the SHGs further build their confidence among themselves and to take up new avenues for income generation activities for the group as a whole.</li> <li>4. After being a member of the SHGs they have learned to save money from their earnings and they even contribute to their family in times of need. This provides them a sense of proud among the women.</li> <li>5. The internal loan provided by the SHGs from being a member of the group provides the opportunity to the rural poor to come out of the control of the private money lenders.</li> <li>6. After being a member of the SHGs the women of the rural areas deliberately come forward to take part in the affairs of rural development activities implemented by the Gaon Panchayat of their respective areas.</li> <li>7. Further the <i>Mela</i>/Fairs organized by the DRDA from time to time provide them ample opportunity of share their ideas among the other SHGs in the district.</li> <li>8. The training programmes organized by the government, non-government as well as academic organization further fuelled up the SHGs movement towards empowerment of women.</li> <li>9. The NGOs are working for the up-liftmen of rural women by providing necessary training as well as credit for income generating activities.</li> <li>10. The employees of the NGOs are also providing their helping hand towards empowerment of women of the rural areas etc.</li> </ol>	<ol style="list-style-type: none"> <li>1. The SHGs of Dibrugarh district have been constantly facing problem from the financial institution. As the banking procedure is being identified by most of the SHGs as their basic problem.</li> <li>2. As most of the members of the SHGs are married there for they can not provide much time in the group activity for income generation.</li> <li>3. Drop out and replacement of members is a common issue among the SHGs in Dibrugarh district, which is not a very healthy sine for the growth and development of the SHGs.</li> <li>4. Poor marketing facility is another important negative finding of the present study.</li> <li>5. Poor storage facility also hampers in the process of empowerment of women through SHGs.</li> <li>6. Though piggery is a profitable business but due to some societal norms or religious matter the SHGs are not allowed to take up piggery in a large scale in some areas.</li> <li>7. Lack of awareness about Mushroom cultivation in the rural areas.</li> <li>8. They often face the problem of lack of coordination among the Block Officials/Gram Sevak etc.</li> <li>9. Poor means of communication also effects the functioning of the SHGs.</li> <li>10. Lack of knowledge in identification of diseases in farming of poultry, duckery, goatery and dairy farming.</li> <li>11. Sometimes the selection procedure for loan schemes is not done in a scientific manner.</li> <li>12. No proper representation of all the cast groups.</li> <li>13. Illiteracy and ignorance is another weakness of the members of the SHGs.</li> </ol>
OPPORTUNITY	THREATS
<ol style="list-style-type: none"> <li>1. Proper selection of primary activity of the SHGs can improve their level of income.</li> <li>2. Proper marketing strategy is also needed.</li> <li>3. Use of local resources can enhance their performance and profit.</li> <li>4. Huge market potentiality of poultry farming.</li> <li>5. Interdependent components should take into consideration.</li> <li>6. Packaging and branding of the products can help in enhancing their profit.</li> <li>7. Need of proper monitoring and guidance.</li> <li>8. Need of legal education for effective people's participation.</li> </ol>	<ol style="list-style-type: none"> <li>1. Number of Micro-Financing Institutions (MFI) results no proper growth and development of the SHGs.</li> <li>2. Concept of easy money is associated with the SHGs.</li> <li>3. Multiple loans hamper the normal growth and development.</li> <li>4. Instead of group interest individual interest get priority.</li> <li>5. Target approach is another important possible threat.</li> <li>6. Communication gap between SHGs and other organizations working for the upliftment of women in rural areas.</li> <li>7. Clash of interest of the Micro-Financing Institutions (MFI) as well as other NGOs.</li> </ol>

and development of the SHGs. The members are looking for the easy money and think that the revolving fund is being provided to the SHGs for their personal use instated of group activities. The target approach of the micro financing institutions is regarded as a possible threat.

**Swot Matrix:**

The SWOT matrix has been prepared on the basis of field information's collected in the district of Dibrugarh, Assam.

**Concluding Remark:**

The Self-Help Group movement in India is regarded as a silent movement of empowerment of women. The SHGs should be viewed as an agent of social change and development. Further the government should treat it as a part of the larger society which can effectively be utilized as a strong tool of women's empowerment. It is clear that the strengths of the SHGs can definitely overcome the shortcomings of the possible threats.

The present study reveals that the SHGs are having an immense importance in the Third World Country like ours. The capacity building of the SHGs is the need of the hour for the better performance. The NGOs and the MFIs can play a strong role in economic empowerment of women through providing necessary training and financial support at a nominal rate which is easily affordable to the SHGs. Proper training is also required for the selected SHGs in some specific field. Here the academic institution can serve the purpose to great extent through its extension services. Proper marketing of the products is also necessary to earn maximum profit. Composite farming can also be another important component which should have to be taken into care. Though savings of the SHGs are small but as a whole the amount deposited by the SHGs in different banks accumulate a huge amount which was not deposited by the poor women ever before as an individual. Further the SHGs movement provides enough scope to the poor women to take part in the affairs of the government through the various rural development programmes implemented by the respective Gaon Panchayat through active involvement of the DRDAs.

As already mentioned there is enough scope or opportunity before the SHGs which is to be utilized by them for their own benefit and empowerment. There is the need of cooperation and motivation from the Government Agencies, NGOs, MFIs, Academic Institutions, Civil Society Organization's, and Media etc.

The above analysis of Economic Empowerment of Women through SHGs it is found that the conclusion of the above study acknowledges the findings of different studies conducted by different scholars on Economic

Empowerment of Women. *Kudumbshree* experiment in Kerala for economic empowerment of women also endorses the similar findings. Economic Empowerment of Women helps towards capital formation, small savings, eradicating poverty, illiteracy, unemployment. It is expected that the SHGs movement will fulfill the needs of the rural people and contribute towards the development of National Economy. In the final analysis we can say that SHGs are the most effective instruments to improve the socio-economic conditions of the rural masses.

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