
12. A Study of Women Self-Help Group Members in North District of Tripura, India

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Abstract: The study attempted to analyze the reasons for joining SHG's, socioeconomic condition of women self-help group members before and after joining the SHGs and their satisfaction level. For the analysis, primary data collected from 120 women SHG members of north district, Tripura. The chisquare test is used as statistical tools for analyzing the data and testing the hypothesis. The hypothetical analysis shows that there is no significant relationship between the age, profession, income level and level of satisfaction. But educational qualification and the satisfaction level of women has a significant relationship. Finally the study concludes that maximum women group members are satisfied with the activities of SHGs and they got benefit after joining the SHGs.

Keywords: Women Empowerment, Socio-Economic, Satisfaction Level

FULL TEXT

1. Introduction

Tripura, a small state (10,491.69 sq.kms square) located in the North East, is surrounded in the three sides by the international border with Bangladesh. Tripura today is largely a Bengali community, in spite of the 19 Scheduled Tribes, that form a major chunk of the population (Sudip Bhattacharjee, 2012). Women in India constitute about 50 % of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment (Dr.R.Jayaraman, 2005). Empowerment in woman's development is a way of defining, challenging and overcoming barriers in her life through which she increases her ability to shape her life. The active, multi-dimensional processes enable them to realize full identity and power in all spheres of life. Rural women play a crucial role in rural development and allied fields. Self help groups (SHGs) have emerged as popular method of working with people in recent years. This movement comes from the people's desires to meet their needs and determine their own destinies through the principle "by the people, for the people and of the people" (H. M. Chandrashekar).

1.1. Self- Help Group

Self - help groups are voluntary gatherings of persons who share needs or problems that are not being addressed by existing organizations, institutions, or other types of groups. The fundamental concept of self-help fosters feelings of ownership and self management, but apart from providing women with an independent income, low-interest loans, basic accounting knowledge and disciplined saving habits; SHGs are also known to have multiple social benefits. For example, the skills learnt and increased social interactions commonly boost members' self-confidence. If the group proves an economic success, its members are likely to be held in higher esteem by their local peers, as well as their own families.

1.2. Origin of SHGs

Origin of Self-Help Group can be traced is from Grameen bank of Bangladesh, which was founded by Mohamed Yunus. SHGs were started and formed in 1975(Gunasekaran, 2010). In India, NABRAD initiated SHGs in 1986-87. NABARD, in 1992 launched a SHG-Bank Linkage program where SHGs are linked to banks directly or indirectly through some NGOs

and provided financial services (Dr. Sangeeta Arora; Meenu, March, 2012). In Tripura the formation of SHGs came into being in 1st April 1999 with the introduction of special credit scheme known as Swarnjayanti Gram Swarojgar Yajana (SGSY) restructuring all the poverty alleviation programmes under one umbrella by Government of India for bringing the families of below poverty line above poverty line through self employment (Sanjoy Roy, 2008). There are over 20,000 such SHGs in diverse fields in rural Tripura.

2. Review of Literature

Dr. Laxmi. R. Kulashrestha (2000) in his article “Micro – Finance; The New Development paradigm for poor Rural Women” considered that lack of capital is a serious constraint to the development of rural women. He opined that the major constraints into effective and beneficial credit programming for women on a larger scale are the lack of banking data disaggregated by gender and lack of any women into credit analysis. He concluded that unless the people, particularly the woman living in rural areas come up with socio - economic development, the uplift of our economy will be a day dream.

A. Angel Anila (2012) examined the role of SHG in developing socio economic status of rural women, and to identify the satisfaction level of self-help group members in SHG activities. From this study he found that the Income of the SHG members is increased after joining the Self Help Group and members are highly satisfied with the activities of SHG in the study area. Puhazhendhi (1999) analyzed the functioning of SHG's, in performance, sustainability, empowerment of women, economic impact on the members, future potentials etc. He observed that SHG's in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro finance.

A. Rani and P. k. Dhiman (2012) found that majority of SHGs members were not satisfied with the subsidy, maintenance of accounts, facilities provided by government and other supporting agencies. It had also been observed that the profitability portion was not very high and still people are compelled to lead a miserable life after launching so many schemes by the government to inculcate entrepreneurial culture. They suggested that government should fix norms for advancing loans to SHGs uniformly.

Manimekalai and Rajeshwari (2001) in their paper highlighted that the provision of micro-finance by the NGO's to women SHG's has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Dr. S. K. Mehta, Dr. H. G. Mishra & A. Singh (2011) found out that the SHG has positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self-confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period.

H. M. Chandrashekar and Lokesh M. U (2009) their study clearly reveals that, the SHGs have the power to create a socio-economic revolution in the country. When observing the whole data the people have come out of their problems and traditional bound. Self help groups have paved the way to bring the rural people in the main stream of social and economic progress of the society.

A.Seilan (2010) in his article on "Graduating Self-Help Groups in to Micro- Enterprises and Women Empowerment" held's that the role of small enterprise in poverty alleviation has been recognized as vital. And promotion of small and microenterprises for women has been recognized as the key to augmenting family welfare. He further says that the micro-enterprise concept when coordinated with the SHG lending system, those people who have been deprived of credit, could have their fair share of credit. Though the credit provided is micro in nature, it has produced macro changes in the lives of the women who received it.

DR. S. Arora and Meenu (2012) identified some problem these are rural people have lack knowledge of the concept of SHGs, lack of good and viable NGOs in Punjab, Bankers are not much interested in organizing training programs for enhancing the entrepreneurship skills of the rural poor and There is a lack of non financial assistance to the groups. And they suggest the bankers should coordinate the formation and functioning of the self help groups linked to them. If the efforts are taken to right direction, SHG-bank linkage program may prove to be a sustainable system to get the people raised out of poverty.

Selvaraj (2007) pointed out that the SHG women has a major role to play in decision making and the middle age group women are highly empowered in comparison with other age group members.

3. Objectives of the Study

- 3.1. To find out the reasons for joining and continuing in SHG's.
- 3.2. To identify the satisfaction level of SHG members with the activities of SHG's.
- 3.3. To examine the socio economic status of respondents before and after joining in SHG's

4. Research Methodology and Hypothesis

The nature of the study is descriptive. Collection of first-hand information from the target group is highly essential for achieving accurate outcome. For this, a structured questionnaire has been used as a tool for collecting the primary data. The data so collected have been tabulated and inferences have been drawn with the help of various statistical tools and analysis. Used the survey method to collect the primary data from the blocks of the north district and the prime locations were Kadamtala, Panisagar and Pecharthal.

Primary data was mainly collected from different women self-help group members. A total of 120 women group members considered as a simple size from the three blocks of north district.

The questionnaire had three sections. In the first section, the reasons for joining and continuing in SHG's. In the second section, the demographic details with respect to women group members' educational qualification, age, income details and occupational statuses were recorded primarily for the classification of group member. The third section of the questionnaire was related to the degree of improvement of social and economical status.

In this study, the combination of probability and non-probability sampling techniques were used to select the samples from the universe. The quota sampling has been to select the samples, as the respondents are women SHG's. Cluster sampling technique has been used as the samples collected from the selected locations, instead of collecting from different parts of the state, as that would reflect lack of uniformity of the sample units. Scarified random sampling has also been used to select samples from different demographic profiles viz. Age, Occupation, Income etc. And judgment sampling has also been deployed as we judged the

potential respondents who could provide fairly accurate information and possible solutions to the defined problem.

The personal interview method used to collect the primary data. The target respondents were briefed about the research and mode of filling up the questionnaire. The study was conducted from October 2013 to December 2013. We used Excel spreadsheet for recording and calculation of 120 samples. We also used Statistical Package for Social Sciences (SPSS), a computer-aided software package of statistical tools for deploying different basic and advanced statistical tools in the research in order to check the accuracy of the procured data. The data were collected from 120 selected sample respondents, appropriately transformed into suitable tabular forms and then analyzed and interpreted. The two-way table along with chi-square test is used as statistical tools for analyzing the data and testing the hypothesis.

The chi-square test was first used in testing statistical hypothesis by **Karl Pearson** in the year 1900.

$$\chi^2 = \sum_{i=1}^n \frac{(O_i - E_i)^2}{E_i} \text{ with } (c-1)(y-1) \text{ degrees of freedom.}$$

Where O_i = Observed frequency

E_i = Expected frequency

Calculated all the expected frequencies, i.e., E_i for all values of i (respondents) = 1, 2 ...120 (120 is our sample size so $i = 120$). And took the difference between each observation frequency O_i and the corresponding expected frequency E_i for each value of i , i.e., $(O_i - E_i)^2$ square difference for each value of i , i.e. calculated $(O_i - E_i)^2$ for all values of respondents $i = 120$. Then divide each square difference by the corresponding expected frequency, i.e., $(O_i - E_i)^2 / E_i$ for all values of $i = 120$.

To find out the relationship, hypothesis has developed. These are as follow:

- H1:* Association between the level of satisfaction with the activities of SHGs and age group.
- H2:* Association between the level of satisfaction with the activities of SHGs and employment.
- H3:* Association between the level of satisfaction with the activities of SHGs and income.
- H4:* Association between the level of satisfaction with the activities of SHGs and qualification.

5. Analysis and Findings

Table 1: Reasons for joining and continuing in SHG's

Particulars	No. of respondents	Percentage
Survival	57	48
Growth	37	31
Awareness	22	18
Social Gathering	4	3
Total	120	100

The above table demonstrates that 18% of the respondents have joined and continued in SHGs for awareness; 31% of them for growth; 48% for their survival; and only 3% for social gathering. Thus, the highest 48% of the respondents have joined and continued in SHGs for survival and the least number of respondents for awareness.

In this study we have tried to find out the relationship between demographic profile of the women SHG members and their satisfaction level. We observed that 43% (52) respondents

are satisfied, 35% (42) respondents are moderate and 22% (26) respondents are Not Satisfied with the activities of SHGs.

Table 2: Association between age group and level of satisfaction

Age Group	Satisfied	Moderate	Not Satisfied	Total
Below 20	4 40%	4 40%	2 20%	10
21-40	25 46%	20 26%	10 18%	55
41-50	19 47%	12 30%	9 23%	40
Above 50	4 27%	6 40%	5 33%	15
Total	52	42	26	1
Factor	Calculated χ^2 value	Table value	D.F	Remarks
Age Group	3.31	12.592	6	Not significant

Source: Primary Data.

5% significance level.

Age is an important factor which determines the efficiency of an individual. From the above table it has been portrayed that the percentage of satisfied with the activities of SHGs is the highest (47%) for 41-50 age group respondents and the lowest (27%) among above 50 age group respondents. The percentage of Moderate with the activities of SHGs is the highest (40%) among below 20 age group respondents and lowest (27.3%) for 21-40 age group respondents. To investigate the relationship between the level of satisfaction with the

activities of SHGs and age group, the statistical tool (chi-square test) is applied and is found that the calculated chi-square value is less than the table value which is indicating not significant result. So, accept the Null hypothesis i.e., There is no significant relationship between the age and level of satisfaction.

Table 3: Association between nature of employment and level of satisfaction

Nature of employment	Satisfied	Moderate	Not Satisfied	Total
Unemployed	19 45%	15 36%	8 19%	42
Self employed	15 42%	13 36%	8 22%	36
Employed (unorganized sector)	12 43%	10 36%	6 21%	28
Employed (Organized sector)	6 44%	4 28%	4 28%	14
Total	52	42	26	120

Factor	Calculated χ^2 value	Table value	D.F	Remark
Professions	0.675	12.592	6	Not significant

Occupation is one of the factors which determine the standard of living of an individual. From the above table it has been inferred that the percentage of satisfied with the activities of SHGs is the highest (45%) for unemployed respondents. The percentage of not satisfied with the activities of SHGs in share market is the highest (28%) for Employed (Organized sector) group respondents. The result of the test shows that the calculated chi-square value is less than the table value which is indicating not significant. So, accept the Null hypothesis i.e., There is no significant relationship between the nature of employment and level of satisfaction.

Table 4: Association between Income Level and level of satisfaction

Income Level (in `) per month	Satisfied	Moderate	Not Satisfied	Total
Less than 1000	12	5	8	25
	48%	20%	32%	
1000 – 1500	10	8	5	23
	42%	36%	22%	
1501 – 2500	22	15	6	43
	43%	36%	21%	
Above 2500	8	14	7	29
	43%	28%	29%	
Total	52	42	26	120
Factor	Calculated χ^2 Value	Table value	D.F	Remark
Income Level	9.84	12.592	6	Not significant

From the above table it has been portrayed that the percentage of satisfied with the activities of SHGs is the highest (48%) for less than 1000 income group respondents. The percentage of Moderate with the activities of SHGs is the highest (36%) among 1000 – 1500 income group respondents. The percentage of not satisfied with the activities of SHGs in share market is the highest (32%) for less than 1000 income group respondents. The result of the test shows that the calculated chi-square value is less than the table value which is indicating not significant. So, accept the Null hypothesis i.e., There is no significant relationship between Income Level and level of satisfaction.

Table 5: Association between educational qualification and level of satisfaction

Educational Qualification	Satisfied	Moderate	Not Satisfied	Total
Illiterate	4 36%	6 55%	1 9%	11
Primary	13 48%	9 33%	5 19%	27
Secondary and Higher Secondary	33 51%	22 33%	10 15%	65
Graduate	2 29%	5 59%	10 12%	17
Total	52	42	26	120
Factor	Calculated χ^2	Table value	D.F	Remark
Educational Qualification	24.1	12.592	6	significant

From the above table it has been inferred that the percentage of satisfied with the activities of SHGs is the highest (48%) for Primary group respondents. The result of the test shows that the calculated chi-square value is higher than the table value which is indicating significant. So, reject the Null hypothesis and accept the alternative hypothesis i.e., There is a significant relationship between the educational qualification and level of satisfaction.

TABLE 6: Income Levels of the Respondents

Income per month (in `)	No. of respondents before joining SHG	Percentage	No. of respondents after joining SHG	Percentage
Less than 1000	18	15%	4	3%
1000 – 1500	20	17%	23	19%

1501 – 2500	37	31%	41	34%
Above 2500	45	37%	52	44%
Total	120	100%	120	100%

From the above table it has been found that after joining the SHGs the income of women members increased some extent which indicates the positive impact of the SHGs in the women group members.

TABLE 7: Savings of the Respondents

Savings per month (in `)	No. of respondents before joining SHG	Percentage	No. of respondents after joining SHG	Percentage
Less than 400	37	31%	33	27%
400 – 800	39	32%	39	33%
801 – 1200	25	21%	31	26%
Above 1200	19	16%	17	14%
Total	120	100%	120	100%

From the above table it is observed that the savings also increased. Though savings is very less for the women members due to the less income still these women groups able to increase their savings.

TABLE 8: Condition of House of the Respondents

Particulars	No. of respondents before joining SHG	Percentage	No. of respondents after joining SHG	Percentage
Mud House	45	37%	38	32%
Bamboo House	42	35%	40	33%
Building House	18	15%	25	21%
Others Type	15	13%	17	14%
Total	120	100%	120	100%

From the above table it has been inferred that the condition of house before and after joining of SHGs. Condition of house is basically indicate that its increased but not up to the satisfactory level. Above Percentage shown that the condition of house improved.

TABLE 9: Use of Fuels of the Respondents

Particulars	No. of respondents before joining SHG	Percentage	No. of respondents after joining SHG	Percentage
Wood	54	45%	48	40%
Kerosene	41	34%	33	27%
Gas (LPG)	21	18%	34	28%
Others	4	3%	5	4%
Total	120	100%	120	100%

From the above table it has been portrayed that the use of fuels highest increased (10%) in Gas (LPG) which indicate the improvement of social status of the women SHG members.

6. Conclusion

Women empowerment through SHGs is an ideal, realistic and practical strategy. SHGs help to attain the ensured economic changes. Micro financing through self help groups aims to generate employment and income to the poor. Finally the study concludes that the women SHGs members benefited socially and economically after joining the SHGs. And 43% (52 respondents) of women group members are satisfied with the activities of SHGs. Self Help Group linkage model is one of the successfully operated models of Microfinance in India.

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