

## An Investigative Study on Rural Women Self-Help Groups of Dibrugarh District for Entrepreneurship Development

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### ABSTRACT

The paper highlights the role of different rural women Self -Help Groups for entrepreneurship development in Dibrugarh district. The study reveals that Self -Help Groups have tied up with banks and successfully implemented various schemes like SGSY( Swarnjayanti Gram Swarozgar Yojana) , PMRY ( Pradhan Mantri Rozgar Yojana) under government policy. The study is based on primary data and secondary data. The primary data have been collected from seven development blocks ,gram panchayats, KVICC ( Khadi and Village Industries Commission) , DRDA( District Rural Development Agencies) , local banks which has been highlighted in the study for promoting and developing rural women Self Help Groups from the year 2009-10 to 2012-13. Under SGSY schemes, various training skill and upgradation, bank linkages are essential for developing rural women Self- Help Groups in the rural areas. Moreover governments are playing a crucial role of various rural women Self -Help Groups for entrepreneurship development. Therefore, the study tries to collect various information through field survey of various rural women members of Self- Help Groups. The main objective of this study is to find out the various socio-economic status and structure of rural women which are effective for rural women entrepreneurship in Dibrugarh. The study also tries to suggest measure for future prospect and execution of rural women Self -Help Groups at village level in Dibrugarh and analysed the socio-economic status of rural women on the basis of purposive sampling method. But there is still a lot of gap between various rural women Self -Help Groups performance and government support. The paper draws conclusion that local government must provide various concerned effort for rural women Self- Help Groups so that the poverty of rural women can be totally eradicated in the rural areas of Dibrugarh district.

**Keywords:** Rural women Self -Help Groups, Socio-economic status and Structure of rural women for entrepreneurship development.

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## INTRODUCTION

Entrepreneurship is the dynamic process of creating incremental wealth. This wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some products or services. This product or services itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skill and resources. The delivery of micro finance to the poor is smooth, effective and less costly if they are organized into SHGs (Self- Help Groups). Self -Help Groups is promoting micro enterprise through micro credit intervention. Micro enterprise is an effective instrument of social and economic development. The micro finance is agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women.<sup>(1)</sup> Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is a central to a more holistic approach towards stabilizing new patterns and process of developments that are sustainable. The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of the total marginal workers of the country. Rural women who are engaged in agriculture form 78 per cent of all women in regular work.<sup>(2)</sup>

The Self -Help Groups is a voluntary association of those people who are in need of small funds to establish or to promote their small enterprise. The Self -Help Groups have been conceived in the form of savings and credit groups, joining farming groups, social forestry groups, trader groups, horticulture groups and emphasis on thrift cum credit. The main objectives of the rural women Self- Help Groups is to provide economic opportunities to the economically disadvantaged groups to establish and gradually improve their entrepreneurial ambitions through regular and small savings to improve their socio-economic status by organizing and participating in their own voluntary and democratic association.<sup>(3)</sup> The origin of Self- Help Groups is from the Grameen Bank of Bangladesh which is founded by Mohammed Yunus. The Self- Help Groups were started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of Self- Help Groups with banks. According to NABARD, Self -Help Groups can be defined as a group of about fifteen to twenty members from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use their pooled resources to make small interest -bearing loans to their members. The process helps them imbibe the prioritization of needs, setting terms and condition and account keeping. The loans are given to them without any collateral and at market interest rates. The Self -Help Groups is considered as a voluntary association of poor people. They mostly have the same socio-economic background and are involved in solving their common problem through self -help and mutual-help. It creates small saving among the members and the amounts are kept with any bank.<sup>(4)</sup>

Therefore rural women's participation in agro-based activities is much more than what statistics reveal. This is mainly due to the fact that most of the work done by the women at farm and home is disguised as daily chores. Mechanisation and easy availability of labour provide more time to energetic women to engage themselves in

self employment or entrepreneur ventures. Rural women are having human and non human resources to take up an enterprise and need an innovative mind and motivation. Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number people within their own social system. <sup>(5)</sup> This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own homes and livestock centered task .Rural women possess abundant resources to take up enterprises. In rural sector, we find rural women entrepreneur are mainly engaged in dairy products, pickles, fruits, juices, papads etc., so establishing industrial sector in the rural areas. According to KVIC,” Rural Industry means any industry located in rural area, population of which does not exceed 10,000 and which produces any goods or render any services with or without use of power and in which the fixed capital investment per ahead of an artisan or a worker does not exceed a thousand rupees.”

Thus, the government has an important catalytic role in helping rural population to mobilize their own entrepreneurship. So an appropriate role of government agencies is therefore, needed to create an enabling environment allowing rural women Self -Help Groups to grow and perform their functions more effectively in future. For rural sector different orientation is required and an altogether different outwork is required for developing women entrepreneurship that should be based on understanding of the dynamic of rural behaviour.

#### REVIEW OF EXISTING LITERATURE

Badi R.V. , Badi N.V. in the book “Entrepreneurship’ observed various specific entrepreneurial problems of women . Both the author had explained that mobility is a problem to women due to the traditional values and most of the cases inability to drive vehicles. Family responsibility like extra attention to husband, children and in laws take away lots of their time and energy. In such a situation if they face lack of support from members, it will be difficult to concentrate on the enterprise. The author observed that women are provided less or inadequate education than men partly due to early marriage, partly due to preferences given to son’s higher education. Therefore, it becomes more disadvantageous position in entrepreneurial tasks. In rural sector, women have to depend upon men for anything they have to obtain from towns and cities. <sup>(6)</sup>

Ganesan, R..., Kaur, D. and Maheswari has analysed, “Problem and Prospect of Women Entrepreneurs” and observed that training plays a significant role in sustaining entrepreneurs rather than creating them. They also observed that women are willing to take up business and contribute to the nation’s growth. The training, however, needs re-orientation in providing input on certain skill. <sup>(7)</sup>

“EXPERIENCE WORLDWIDE” as started by Roy shows that women, when they do start business, are usually better at it than men, in terms of loan repayment, persistence and effective management of resources. Rural areas, where women so often predominate, may be therefore offer a more fruitful ground for an attempts to develop new entrepreneurs than urban areas, since the shift from paid employment may be different than from farm and family management to Enterprise. <sup>(8)</sup>

Roomi and Parrot in their study “Barriers to development and progression of women entrepreneur in Pakistan” explained that women entrepreneurs do not enjoy the same opportunities as men due to number of deep rooted discriminatory socio- cultural values and traditions. These restrictions can be observed within the support mechanism that exists to assist such fledging business women. The economic potential of female entrepreneurs is not being realized as they suffer from a lack of access to capital, land business premises, information technology, training and agency assistance. Inherent attitude of a patriarchal society, that men are superior to women and that women are best suited to homemakers, create formidable challenges. Women also receive little encouragement from same male family members, resulting in limited spatial mobility and a dearth of social capital. The researcher suggests that in order to foster development , multiagency co-operation is required.

The media, educational policy maker and government agencies could combine to provide women improved access to business development service and facilitate local, regional and national networks. This would help integration of women entrepreneurs into the mainstream economy.<sup>(9)</sup>

Starcher in the study “ Women Entrepreneurs “ Catalysts for transformation observed that an entrepreneurs usually require financial assistance of same kind to launch their venture- be it a formal bank loan or money from a saving account. Women in developing nations have little access to funds. Due to the fact, that they are concentrated in poor rural communities with few opportunities to borrow money. The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external fund due to their inability to provide tangible security. Very few women have the tangible property in hand.<sup>(10)</sup>

Despande S., Sethi S. in their research articles “ Women Entrepreneurship in India” highlighted about the identification and analysis of all shortcomings encountered by women in setting and establishing an industrial enterprise. The researcher discuss about the women business role in today’s society. Two main streams of thoughts have influenced the promotions of women entrepreneurship in India by the government as well as by various other agencies. The first stream is women employment entered. It has been argued that considering their weaker bargaining power in the market as well as society , women should be given priority in various entrepreneurial schemes . The second most stream indicates conceptualization, analysis of internal aspect and external aspects. Internal aspects means the empowerment of women industry which itself has to be defined and further sub-divided. It is not functionally enough to state that it means all enterprises, run by women and having more than 80% women employees. In case of external aspects such groups of factor are important for planning of women industry sector, forward and backward linkages as well as the government policies and regulation that play an important role in determining the position of these enterprises in the economic structure. This research paper has observed about the problem which mainly suffered by the women entrepreneurs. They suggest today all the women are suffering from one major problem of lack of self-confidence, will power, strong mental outlook, optimism. Many a time their own family members are not supporting and co-operation as well as having encouraging attitude to dare to enter into the entrepreneurship

field. Thus the researcher concluded that today women participation in the field of entrepreneurship are in a better position. This is mainly because of attitude change, diverted conserve mindset of society to modern one, during and risk taking abilities of changes and relaxation in government policies, granting various upliftmen scheme to women entrepreneurs. <sup>(11)</sup>

Kumari S., Kaushik V. and Lodha N. , in their research articles highlighted about the “Problem faced by rural women entrepreneurs of Rajasthan”. They suggest that rural women mainly faced social problems, entrepreneurial problems and financial problems. The social problem that was partially overcome by entrepreneurial women but was working as demotivator to non-entrepreneurial women was family interference. Entrepreneurial problems may lead to inability in earning sufficient incomes and the financial problems in the rural entrepreneurship are considered as another major problem area. The researcher observed that finances are the keystone of any entries, without finance, best machines, human resources sound technology, positive environment, market etc, all are insignificant. So the main purpose of this study is comparing the problem of entrepreneurial women with respect to non-entrepreneurial women. The result of the study indicate lack of supportive network, finance and marketing problem were the major problems areas for rural women entrepreneurs and major demodulators for other women to initiate entrepreneurial activity. The study concludes that probably availability of finance is not as difficult as repayment of it. The repayment are problematic due to low paying, which is affected by lack of education, poor skills and certain problems related to marketing viz. lack of mobility prejudiced attitude towards women and caste to which they belong and poor infrastructural support. Thus the study indicates that to become successful women entrepreneurship, they are to be educated, skilled and trained sufficient and to be supported rigorously by external environment to handle their entrepreneurial problems. <sup>(12)</sup>

Handy F., Ranada B., Kassam M. in their research articles “To profit or Not to profit “ observed that women entrepreneurs in India highlighted about the women entrepreneurial behavior in both the for profit and non-profit sectors to test for differences and similarities that may occur due to the sector in which the entrepreneurial activity is located. The non-profits ( NGOs) are involved in providing basic services for rural and urban women and children, including counseling, primary health services , family planning, literacy training and a variety of legal and administrative services. The for profit businesses , on the other hand, mainly involved in providing goods and services primarily for urban and children that include making and selling of pottery, a health and fitness club, a physiotherapy clinic, beauty parlor, an interior design services, custom made dresses, making and selling beauty products , a play school, catering, fast food and private tutoring classes. The methodology of this study conducted in-depth interviews with both the non-profit and for profit founder about the founding of their business or non-profit and the factors that impacted and motivated their decision. So the study found that while non-profit entrepreneurs receive a high pay -off from promoting social causes, the for -profit do not find a single unifying pay off for entrepreneurship development. <sup>(13)</sup>

## **RESEARCH GAP**

- ↳ Many Researchers have emphasized on the same problems of rural women Self- Help Groups which are mainly related to financial, economic, social and marketing problems but till now some Researchers are unable to observe about the structural strategy of rural women Self Help Groups which the study have intended to analyse for future prospects.
- ↳ Many Researcher have failed to suggest that the rural women by participating in Self- Help Groups, the socio-economic status of rural women becomes effective for entrepreneurship development which the study have determined in the rural areas.

### STATEMENT OF THE PROBLEMS

The participation of women – half the world’s population-is indispensable in the conduct of daily life and policy-making, from the community to the national and international level. Everywhere, women are initiators and catalysts of environmental and developmental activism. Their perspectives, values, skills and diverse experiences must be brought into leadership and policy-making, but their virtual exclusion from leadership and disregard for their needs and views are among the major factors responsible for environmental degradation, worsening poverty, pervasive militarism and violence against people and nature. These facts clearly illustrate the financial vulnerability of women across the global .In such a state the condition of women becomes very miserable. In India, the state of rural women is very shocking which they suffer from financial as well as social marginalization.<sup>(14)</sup> Since SHGs based micro finance programmes cover a large number of women, it is expected that such programmes will have an important bearing on women empowerment. However, the historical involvement of banks and micro-finance institution in India have ensured that these programmes adopt a minimalist approach and ignore non-financial input like literacy, health, awareness, capacity building and skill training. This approach has an impact on the long –term sustainability of such efforts. Ideally SHGs can become an extraordinary tool for women’s empowerment provided the nurturing agencies take care to design their intervention to improve the confidence level of members through better participation in SHGs meeting and more interactions take place with outsiders and through this process members develop communication skills and are able to put forward their views confidently, members are involved in decision making processes of group which will later help them to participate in bigger decisions affecting them, their family and their community , groups are initiate into community level actions which will help them in demanding facilities and system to suit their needs. This process has already started at the family level and will have to be taken to the community level now.<sup>(15)</sup>

Various socio- economic problems of rural women SHGs have been identified in seven development block of Dibrugarh District. The rural women SHGs are suffering from homogeneous problems such as lack of knowledge and information, less education, lack of finance, poor household status, less mobilization, low saving, less mobilization, low saving, family responsibilities, insufficient time, poor communication and infrastructure facilities, difficulty in understanding other language and culture, lack of government support and training, having negative impact among the rural women SHGs and having less accumulation of assets etc. It observed that most of the rural women are having less education due to insufficient finance and due to

early marriage. It becomes difficult to understand other language and cultural activities for rural women which the government need to train them in the rural areas. Their family responsibilities are more like extra attention to their children, husband and for the other household members. In such a situation the rural women face lack of support from family members .They get less time to concentrate on SHGs business and unable to communicate with various other network like bank linkage, government support, NGOs and not getting any knowledge about marketing information and technology. Due to this reason the rural women are still suffering in group business. Their market for various economic activities sometimes becomes flexible in the rural areas due to seasonal variation. The infrastructure facilities for rural women are very poor and have less accumulation asset due to inadequate investment.

Due to various household responsibilities and other domestic activities, the rural women are unable to acquire adequate training for SHGs business from the local government like DRDA, BDO, bank linkage and from NGOs. The rural women are also suffering from social mobilization. They are unable to drive vehicles in rural areas from one place to another for marketing and selling economic activity for business purposes and for other consumption purposes. Most of the rural women are afraid of doing individual or group business as they are having less self- confidence of becoming successful rural women entrepreneurs. So the motivations of rural women are very low as compared to urban women. The study have identified that some rural women members are not co-operating equally in group business. They are having negative impact upon each other towards business. They can realize among themselves of getting more profit or loss from SHGs investment.

But the governments are trying for all rural women SHGs with best effort by providing various incentives schemes and support to become successful rural women entrepreneurship for developing their own rural household activities as well as rural society as a whole in Dibrugarh District.

### RESEARCH QUESTIONS

The research question of this study is to determine in two ways:

- ☞ Why it is necessary to study the socio-economic status of rural women Self - Help Groups for entrepreneurship development?
- ☞ Why it is necessary to study the structure of rural women Self -Help Groups for entrepreneurship development?

### OBJECTIVES OF THE STUDY

- ☞ To identify the socio-economic status of rural women members in Self- Help Groups.
- ☞ To examine the structure of rural women Self-Help Groups.
- ☞ To suggest measure for development of skill among rural women.

**METHODOLOGY OF THE STUDY**

The area selected for collection of data for an investigative study of rural women SHGs are undertaken in the rural areas of Dibrugarh District. The district has seven development blocks, so the numbers of SHGs of women are selected from each of the seven blocks. The study is based on both primary data and secondary data. The primary data is collected for the year 2009-13 of the women entrepreneurs under SHGs credit linkages and subsidy scheme from the seven development blocks of Dibrugarh District. The methodology adopted here is clustered purposive sampling. Each of the development blocks is taken as clusters which are as under:

1. Khowang Development Block
2. Barbaruah Development Block
3. Lahoal Development Block
4. Panitola Development Block
5. Tengakhat Development Block
6. Joypur Development Block
7. Tingkhong Development Block

It is a purposive sampling with 15% of sample of the total SHGs taken, so as to get response from atleast 10% respondents from the rural women SHGs. The list of selected SHGs of rural women entrepreneurs from each seven development blocks of Dibrugarh District is given in table 1.1:

**Table 1.1**

S. No.	Blocks	Year	Total SHGs of Credit Linkages and Subsidy Schemes	Selected rural women SHGs
1.	Khowang Development Block	2009-10	109	16
		2010-11	50	8
2.	Barbaruah Development Block	2009-10	51	7
		2010-11	32	4
		2011-12	50	8

		2012-13	15	2
3.	Lahoal Development Block	2009-10	19	2
		2010-11	14	2
		2011-12	32	4
		2012-13	11	1
4.	Panitola Development Block	2009-10	49	7
		2010-11	23	3
		2011-12	76	11
		2012-13	15	2
5.	Tengakhat Development Block	2009-10	62	9
		2010-11	53	7
		2011-12	82	12
		2012-13	----	----
6.	Joypur Development Block	2009-10	43	6
		2010-11	45	6
		2011-12	55	8
		2012-13	25	3
7.	Tingkhong Development Block	2009-10	51	7
		2010-11	17	3
		2011-12	38	5
		2012-13	10	2
	Total		1,127	160

**Source:** DRDA Dibrugarh District, year 2009-10, 2010-11, 2011-12 and 2012-13.

From the table 1.1 for the year 2009-10, 15% of the total rural women SHGs under each development blocks is taken into consideration. The total numbers of rural women SHGs in Khowang development block is 109

and the sample size of selected rural women SHGs is 16, total number of rural women SHGs in Barbaruah development block is 51 and the sample size of selected rural women SHGs is 7, total number of rural women SHGs in Lahoal development block is 19 and the sample size of selected rural women SHGs is only 2, total number of rural women SHGs in Panitola development block is 49 and the sample size of rural women SHGs is 7, total number of rural women SHGs in Tengakhat development block is 62 and sample size of selected rural women SHGs is 9, total number of rural women SHGs in Joypur development block is 43 and the sample size of selected rural women SHGs is 6, and lastly , total number of rural women SHGs in Tingkhong development bock is 51 and the sample size of selected rural women SHGs is 7, so, total 54 sample size of rural women SHGs from each seven development block for the year 2009-10 is selected for the study.

Similarly, from the same table 1.1, for the year 2010-11, from each cluster 15% of the total rural women SHGs under each development block is taken into consideration. The total number of rural women SHGs in Khowang development block is 50 and sample size is 8, total number of rural women SHGs in Barbaruah development block is 32 and sample size of rural women SHGs is 4, total number of rural women SHGs in Lahoal development block is 14 and sample size is 2 , total number of rural women SHGs in Panitola development block is 23 and sample size of selected rural women SHGs is 3, total number of rural women SHGs in Tengakhat development block is 53 and sample size of rural women SHGs is 7, total number of rural women SHGs in Joypur development block is 45 and the sample size is 6, and total number of rural women SHGs in Tingkhong development block is 17 and the sample size of selected rural women SHGs is 3. So, total 33 sample size of rural women SHGs from each seven development block for the year is selected for the study.

For the year 2011-12, from each cluster 15% of the total rural women SHGs under each development block is taken into consideration. The total number of rural women SHGs in Khowang development block is 100 and the sample size of selected rural women SHGs is 15, total number of rural women SHGs in Barbaruah development block is 50 and the sample size of selected rural women SHGs is 8, total number of rural women SHGs in Lahoal development block is 32 and the sample size of selected rural women SHGs is 4, total number of rural women SHGs in Panitola development block is 76 and the sample size of selected rural women SHGs is 11, total number of rural women SHGs in Tengakhat development block is 82 and the sample size of selected rural women SHGs is 12, total number of rural women SHGs in Joypur development block is 55 and the sample size of selected rural women SHGs is 8 and the total number of rural women SHGs in Tingkhong development block is 38 and the sample size of selected rural women SHGs is 5. So, total 63 sample sizes of rural women SHGs from each seven development blocks for the year 2011-12 is selected for the study.

Finally for the year 2012-13, from each cluster 15% of the total rural women SHGs under each development block is taken into consideration. No rural women SHGs are found in Khowang development block and Tengakhat development block. Total number of rural women SHGs in Barbaruah development block is 15 and the sample size of selected rural women SHGs is 2, total number of rural women SHGs in Lahoal

development block is 11 and the sample size of selected rural women SHGs is 1, total number of rural women SHGs in Panitola development block is 15 and the sample size of selected rural women SHGs 2, total number of rural women SHGs in Joypur development block is 25 and the sample size of selected rural women SHGs is 3, total number of rural women SHGs in Tingkhong development block is 10 and the sample size of selected rural women SHGs is 2. So, total 10 sample size of rural women SHGs from each seven development blocks for the year 2012-13 is selected for the study.

Therefore out of the total 1,127 SHGs of credit linkage proposal sanction and subsidy schemes for the year 2009-10, 2010-11, 2011-12 and 2012-13, 160 SHGs are taken into consideration for the study from seven development blocks which shown in the table 1.2:

**Table 1.2: Sampling frame of the study**

S. No.	Blocks name	Selected number of rural women SHGs under SGSY schemes
1.	Khowang development block	39
2.	Barbaruah development blocks	21
3.	Lahoal development blocks	9
4.	Panitola development block	23
5.	Tengakhat development block	28
6.	Joypur development block	23
7.	Tingkhong development block	17
	Total	160

**Source:** DRDA, Dibrugarh district.

#### **DATA COLLECTION OF THE STUDY**

The primary data is collected through well structured questionnaire of the respondent SHGs and the Researcher has analysed and interpreted the selected data of rural women SHGs on different aspects with the help of simple statistical tools. The secondary data is collected from various literature on women entrepreneurship, journals, newspapers, reports, research papers, office, local bank, internet sources etc. Besides, a wide range of information such as formation of SHGs, saving pattern, loan disbursed, interest rates are collected from the selected SHGs member. The data collected from each blocks regarding the socio-

economic status and structure of SHGs members, savings and loans of SHGs , economic and social benefit of SHGs has been analysed separately .

## ANALYSIS AND INTERPRETATION OF THE COLLECTED DATA

The study have selected sample rural women SHGs to identify the socio-economic status and structure in seven development blocks of Dibrugarh district.

### A.) Socio- economic status of rural women SHGs

The socio-economic status of rural women SHGs mainly indicates the rural women's age, education, occupation, marital status, purpose for joining the SHGs in the seven development blocks of Dibrugarh district. Thus, the Researcher has analysed separately the stated aspects in seven development blocks as observed in the given table :

**Table 1.2: Distribution of rural women SHGs respondent on the basis of age in the seven development blocks of Dibrugarh district**

Class - interval of age	Khowang development block (1)	Barbaruah development block (2)	Lahoal development block (3)	Panitola development block (4)	Tengakhat development block (5)	Joypur development block (6)	Tingkhong development block (7)	Overall
15-25	23	10	10	15	22	20	10	15.71
25-35	43	25	10	20	10	24	10	20.28
35-45	67	40	14	55	75	41	45	47.42
45-55	62	30	11	25	33	30	20	30.85
Total	195	105	45	115	140	115	85	114.26

Source: Field survey

In the table 1.2, the study shows the age of rural women SHGs in seven development blocks of Dibrugarh district. It is clearly observed that in Khowang development block, it has the highest numbers of rural women SHGs respondent whose age are between 15-55 age comprising of 195 SHGs members. And the lowest number of rural women SHGs respondent are 45 members whose age are between 15-55 age in Lahoal development block. The second highest numbers of rural women SHGs respondents are 140 whose age are between 15-55 age in Tengakhat development block. The third highest rural women SHGs respondent are 115 members whose age are between 15-55 age in Panitola development block which is equal to Joypur development block. The fourth highest rural women SHGs respondent are 105 members whose age are between 15-55 age in Barbaruah development block. The last fifth highest rural women SHGs respondent are 85 members whose age are between 15-55 age in Tingkhong development block of Dibrugarh district. Therefore from seven development blocks, the study found that in the age group of 35-45 years , average 47.42 rural women members is the highest in selected SHGs which is followed by the average 30.85 rural

women members of SHGs in the age group of 45-55 years and the other age group of 25-35 years and 15-25 years are 20.28 and 15.71 respectively amongst the rural women members of SHGs.

In seven development blocks, the data clearly shows that age group between 35-45 years of rural women are mainly engaged in SHGs. It shows that middle age rural women are very interested in joining the SHGs. These age groups are very responsible SHGs women members in the rural areas of Dibrugarh and controlling their own household activities, livelihood, improving family wealth, removing poverty. These rural women members are mainly working as cultivators. Their main reason behind joining the various SHGs are to become self-employed, have financial independence, getting loan from SHGs, providing credit facilities among the rural women members, earning profit at low cost in group business and acquiring knowledge about banking transaction and other activity skill. So these rural women are participating five to seven hours in their SHGs business. The other age group 15-25 years, 25-35 years and 45-55 years are having less number of rural women members of SHGs as compared to 35-45 years group rural women members of SHGs. The study observed that some rural women members are dropping out from SHGs as most of these rural women have less support from their family in the rural areas. And only two to three hours in alternate days, they are working for their business in the group activity and have their own household work activity and burden upon family members. Further, it has been observed that these age groups of rural women are also interested in joining the SHGs for future hope and aspirations in the rural areas of Dibrugarh district.

**Table 1.3: Distribution of rural women SHGs respondent on the basis of education in the seven development block of Dibrugarh district**

Qualification of rural women SHGs	Khowang development block (1)	Barbaruah development block (2)	Lahoal development block (3)	Panitola development block (4)	Tengakhat development block (5)	Joypur development block (6)	Tingkhong development block (7)	Overall
Illiterate	45	25	12	33	35	34	22	29.42
Primary	37	18	12	10	20	25	17	19.85
Below metric	98	45	13	65	65	36	31	50.42
Secondary	10	17	8	7	20	30	15	15.28
Degree	---	---	---	---	---	---	---	---
Post-graduate	---	---	---	---	---	---	---	---
Total	195	105	45	115	140	115	85	114.97

Source: Field survey

In the table 1.3, the study reveals that in Khowang development block, 45 rural women members of SHGs are illiterate, 37 rural women members of SHGs are having primary education, 98 rural women members of SHGs are below metric level and 10 rural women members of SHGs are having secondary education and there are no degree and post-graduate and any other qualification among the rural women members of SHGs under Dibrugarh district. In Barbaruah development block, 25 rural women members of SHGs are illiterate, 18 rural

women members of SHGs are having primary education , 45 rural women members of SHGs are below metric level and 17 rural women members of SHGs are having secondary education and there are no degree and post-graduate and any other qualification among the rural women members of SHGs. In Lahoal development block, 12 rural women members of SHGs are illiterate, 12 rural women members of SHGs are having primary education, 13 rural women members of SHGs are below metric level, only 8 rural women members of SHGs are having secondary education, and there are no degree and post-graduate and any other qualification among the rural women members of SHGs . In Panitola development block, 33 rural women members of SHGs are illiterate, 10 rural women members of SHGs are having primary education, 65 rural women members of SHGs are below metric level, 7 rural women members of SHGs are having secondary education and there are no degree and post –graduate and any other qualification among the rural women members of SHGs. In Tengakhat development block, 35 rural women members of SHGs are illiterate , 20 rural women members of SHGs are having primary education, 65 rural women members of SHGs are below metric level, 20 rural women members of SHGs are having secondary education and there are no degree and post- graduate among the rural women members of SHGs. In Joypur development block, 34 rural women members of SHGs are illiterate, 25 rural women members of SHGs are having primary education, 36 rural women members of SHGs are below metric level, 30 rural women members of SHGs are having secondary education and there are no degree and post- graduate among the rural women members of SHGs. In Tingkhong development block, 22 rural women members of SHGs are illiterate, 17 rural women members of SHGs are having primary education, 31 rural women members of SHGs are below metric level , 15 rural women members of SHGs are having secondary education and there are no degree and post- qualification among the rural women members of SHGs under Dibrugarh district.

Therefore from the seven development blocks , the study found that below metric level has the highest average 50.42 rural women members of SHGs which is followed by illiterate level of 29.42 which ranked second, primary level of 19.85 ranked third, secondary level of 15.28% which ranked lowest among the rural women SHGs of Dibrugarh district.

The data clearly reveals that below metric has the highest number of rural women SHGs respondent under Dibrugarh district and the lowest qualification is secondary education among the rural women members of SHGs and no degree, post graduate are found among the rural women of SHGs. These rural women members are mainly illiterate and do not have access to formal education. From the given table, it is observed that majority members of SHGs are below metric level. They are very interested in joining various SHGs. Very few members of SHGs are illiterate and are at primary level. The study observed that these rural women of SHGs are now acquiring knowledge of banking facilities, visiting BDO, panchayat office in the rural areas of Dibrugarh. Though rural women are illiterate, various training facilities and support are provided by NGOs, government schemes like SGSY, PMRY schemes, banks etc. Through this government supports and schemes, the rural women are now able to put their own signature in the SHGs meetings, procedures, programmes in the rural areas. After joining the SHGs, the rural women are having greater aspirations in the rural areas. The

rural women are now becoming self-confident for social empowerment and can successfully operate their own SHGs business activity in the whole rural areas of Dibrugarh district.

**Table 1.4: Distribution of rural women SHGs respondent on the basis of occupation in the seven development blocks of Dibrugarh district**

Occupation of rural women SHGs	Khowang development block (1)	Barbaruah development block (2)	Lahoal development block (3)	Panitola development block (4)	Tengakhat development block (5)	Joypur development block (6)	Tingkhong development block (7)	Overall
Cultivator	110	45	32	52	65	52	47	58
Self-employed	75	60	10	62	74	46	35	54.71
Any other non-traditional activities	10	---	3	1	1	17	3	5
Total	195	105	45	115	140	115	85	117.71

Source: field survey

In the table 1.4, the study shows the occupational status of the rural women SHGs in the seven development blocks of Dibrugarh district. It is very significant that majority rural women members of SHGs are having self-employed and very few rural women members are having some other non-traditional activities like parlour, training centre, tutorial institute in rural areas and no government employees are found among the rural women members of SHGs in Dibrugarh. In Khowang development block, 110 rural women members of SHGs are cultivators, 75 rural women members of SHGs are self-employed and only 10 rural women members of SHGs are having non-traditional business. In Barbaruah development block, 45 rural women members of SHGs are cultivators, 60 rural women members of SHGs are self-employed and none of the rural women members of SHGs are having any none traditional business. In Lahoal development block, 32 rural women members of SHGs are cultivators, 10 rural women members are self-employed and only 3 rural women members are having non-traditional business. In Panitola development block, 52 rural women members of SHGs are cultivators, 62 rural women members of SHGs are self-employed and only single rural women members of SHGs has non-traditional business. In Tengakhat development block, 65 rural women members of SHGs are cultivators, 74 rural women members of SHGs are self-employed and only single rural women members of SHGs has non-traditional business. In Joypur development block, 52 rural women members of SHGs are cultivators, 46 rural women members of SHGs are self-employed and 17 rural women members of SHGs has non-traditional business. In Tingkhong development block, 47 rural women members of SHGs are cultivators, 35 rural women members of SHGs are self-employed and only 3 rural women members of SHGs are having non-traditional business. Thus from the seven development blocks, the data clearly observed that the average 58 rural women members of SHGs is highest in the cultivator sectors which is followed by the average 54.71 rural women members for becoming self-employed and only average 5 rural women members of selected SHGs are having an additional business in the rural areas.

The occupational status of rural women SHGs in seven development blocks are not equal. Most of the rural women have joined SHGs for becoming self-employed. Very few women members of SHGs are also engaged in some other non-traditional activities like parlour, catering services, training centre etc. They were not satisfied with the subsidy, credit facilities and other facilities from the government and other supporting agencies of NGOs for SHGs. So the rural women have opined that they were earning livelihood income not only from the SHGs business but also from other additional business activity. By joining the SHGs, some rural women are acquiring various knowledges and become literate from the government and NGOs supports and training. Due to lack of finance in their household status, the rural women want to become self-employed so that they can maintain better rural life independently in the rural areas. So, today by joining the SHGs and operating other individual business, most of the rural women are having better source of income for themselves and for their own children, family members etc. Moreover the rural women SHGs were doing business only at low rate and having their different average saving only from Rs 500-4,000 per months. For this occasion, some rural women members of SHGs were also operating some additional business to manage their poverty in the rural areas of Dibrugarh. And majority of rural women are mainly cultivators so they have agreed to join the SHGs for becoming self-employed in the seven development blocks of Dibrugarh district.

**Table 1.5: Distribution of rural women SHGs respondent on the basis of marital status in the seven development blocks of Dibrugarh district**

Marital status of rural women SHGs	Khawang development block (1)	Barbaruah development block (2)	Lahoal development block (3)	Panitola development block (4)	Tengakh at development block (5)	Joypur development block (6)	Tingkh ong development block (7)	Overall
Married	189	100	42	110	137	109	82	109.85
Unmarried	3	2	--	4	2	5	2	2.57
Widow	3	3	3	1	1	1	1	1.85
Total	195	105	45	115	140	115	85	114.27

**Source:** field survey

In the table 1.5, the study shows the marital status of rural women SHGs in the seven development blocks of Dibrugarh district. In Khawang development block, the study found that 189 members of SHGs are married rural women, 3 members from different selected SHGs are unmarried rural women and widow rural women. In Barbaruah development block, 100 members of SHGs are married rural women, 2 members of SHGs are

unmarried rural women, and 3 members of SHGs are widow rural women. In Lahoal development block, 42 members of SHGs are married rural women, 3 members of SHGs are widow rural women and none of the rural women members of SHGs have found unmarried. In Panitola development block, 110 members of SHGs are married rural women, 4 members of SHGs are unmarried rural women and only single rural women members of SHGs is widow rural women. In Tengakhat development block, 137 members of rural women are married rural women, 2 members of SHGs are unmarried rural women and only 1 member of SHGs is widow rural women. In Joypur development block, 109 members of SHGs are married rural women, 5 members of SHGs are unmarried rural women and only single members of SHGs is widow rural women. In Tingkhong development block, 82 rural women members of SHGs are married rural women, 2 members of SHGs are unmarried rural women and only single member of SHGs is widow rural women of Dibrugarh. Thus, from the seven development blocks, the study found that married 109.85 rural women members of SHGs is the highest amongst the other unmarried and widow rural women members of SHGs which consist of 2.57 and 1.85 respectively in the rural areas.

From the table 1.5, the study observed that the majority of the rural women members of SHGs are married and this can be compared to age group of 35-45 years. By comparing to age group of 35-45 years of rural women, the married rural women are more in between 35-45 years amongst the SHGs. The unmarried and widow rural women are less in numbers among the SHGs. They are not found in between the age group of 35-45 years which is clearly observed in the given table. Since the majority of rural women members of SHGs are married and it can be observed from the given table that these married rural women are more interested in joining the SHGs in the rural areas of Dibrugarh district. These rural women are having less educational qualification and remain unemployed members in the rural place and are undergoing various additional problems like financial problems, household responsibilities, having less assets, landless problems, having less income in their own family members, unable to provide better education facilities to their own children, poor health, poverty etc. So due to these additional problem, the married rural women are joining various SHGs in their respective rural areas of Dibrugarh district. By joining the SHGs, these rural women can become self-employed and economically independent and can managed their owned household responsibilities. They can provide better education to their children by earning income from these various SHGs of rural women. Apart from these, rest of the rural women members are unmarried and widow as observed in the table 3.4. To earn their own livelihood and to be financially independent, all unmarried and widow rural women have joined the SHGs in the rural areas of Dibrugarh district.

**Table 1.6: Distribution of rural women SHGs for the purpose of joining SHGs in the seven development blocks of Dibrugarh district**

Purpose for joining	Khowang development block (1)	Barbaruah development block (2)	Lahoal development block (3)	Panitola development block (4)	Tengakhat development block (5)	Joypur development block (6)	Tingkhong development block (7)	Overall
Earning livelihood	40	15	10	20	22	25	20	16.28

income								
Savings	80	50	20	42	70	38	24	72.14
For family members	34	9	9	12	15	11	10	24.28
For individual	17	10	6	8	10	7	15	15.42
Availability of loan	24	21	---	33	23	34	16	2.71
Total	195	105	45	115	140	115	85	128.55

**Source:** Field survey

In the table 1.6, the study shows the purpose of joining rural women SHGs in the seven development blocks of Dibrugarh district. In Khowang development block, 40 rural women members have joined SHGs for earning livelihood income, 80 rural women members have joined for savings, 34 rural women members have joined for family members, 17 rural women members have joined for individual and 24 rural women members have joined for availability of loan. In Barbaruah development block, 15 rural women members have joined SHGs for earning livelihood income, 50 rural women members have joined for savings, 9 rural women members have joined for family members, 10 rural women members have joined for individual and 21 rural women members of SHGs have joined for availability of loan. In Lahoal development block, 10 rural women members have joined SHGs for earning livelihood income, 20 rural women members have joined for savings, 9 rural women members have joined for family members, 6 rural women members have joined for individual and no respondents have found for availability of loan among the rural women members for joining the SHGs. In Panitola development block, 20 rural women members have joined SHGs for earning livelihood income, 42 rural women members have joined for savings, 12 rural women members have joined for family members, 8 rural women members have joined for individual and 33 rural women members have joined for availability of loan. In Tengakhat development block, 22 rural women members have joined SHGs for earning livelihood income, 70 rural women members have joined for savings, 15 rural women members have joined for family members, 10 rural women members have joined for individual and 23 rural women members have joined for availability of loan. In Joypur development block, 25 rural women members have joined SHGs for earning livelihood income, 38 rural women members have joined for savings, 11 rural women members have joined for family members, 7 rural women members have joined for individual and 34 rural women members have joined for availability of loan. In Tingkhong development block, 20 rural women members have joined SHGs for earning livelihood income, 24 rural women members have joined for savings, 10 rural women members have joined for family members, 15 rural women members have joined for individual and 16 rural women member have joined for availability of loan. Thus, from the seven development blocks, the study found that average 46.28 rural women members have joined SHGs for savings which is highest among the other purposes for joining the groups followed by 28.57 rural women members have joined for earning livelihood incomes which ranked second, average 21.71 rural women members have joined for saving purposes which ranked third, average 21.57 rural women members have joined for availability of loan which ranked fourth and the lowest average rural women members is 10.42 which joined SHGs for individual

From the table 1.6, the data clearly observed that money is the major reason for the rural women for joining SHGs in the rural areas. In the seven development block, the study shows that majority of the rural women members have joined for earning livelihood incomes from the SHGs business, for saving purposes, for availability of loan at low interest rate from the SHGs, for their family members' education, for individuals. The selected rural women responds that for their family members education , they are earning income from SHGs. Some rural women said that by acquiring loan they are purchasing asset at low cost, purchasing land , other economic activity and for some other social benefit facilities in the rural areas. And very few rural women members have joined for individual purposes especially unmarried and widow rural women. They said that they have joined for improving financial status, for maintaining an independent life and for becoming self-employed in the rural areas of Dibrugarh district.

### B) Structure of rural women SHGs

The structure of rural women SHGs mainly indicates the number of SHGs members, their incomes, frequency of group meeting on weekly and monthly basis, acquiring loan from the groups, different types of economic activities, purpose wise credit demanded by SHGs and various other benefit derived by the rural women after joining the SHGs. Thus, the Researcher has analysed separately the structure of rural women SHGs in seven development blocks as observed in the given table:

**Table 2.1: Average membership, average saving, average amount of loan of rural women SHGs.**

Items	Khowang Development block	Barbaruah Development block	Lahoal Development block	Panitola Development block	Tengakhat Development block	Joypur Development block	Tingkhong Development block	Overall
Membership average	10	10	10	10	10	10	10	10
Saving per SHGs ( in Rs )	68,250	36,750	15,750	40,250	49,000	40,250	29,750	40,000
Loan Average ( in Rs )	29,25,000	23,62,500	7,87,500	20,12,500	25,66,667	20,12,500	19,12,500	20,82,738

**Source:** Field survey

The structure of rural women SHGs regarding average membership, average saving, average amount of loan from seven development block of Dibrugarh district is presented in the table 2.1. The table found that average membership per rural women SHGs from seven development blocks is 10 numbers of rural women in SHGs. The study found that the average membership per rural women in selected SHGs of seven development block has same 10 average rural women members. This is mainly due to formation of groups from local government support which consist mainly of 10 members in each selected rural women SHGs in the seven

development blocks of Dibrugarh district. The average savings per rural women SHGs from seven development blocks is Rs 40,000 and average loan of rural women SHGs from seven development blocks is Rs20,82,738. The study found that from seven development blocks, in Khowang development block, the average savings of Rs 68,250 among the selected rural women SHGs is highest and the lowest average saving of rural women SHGs is Rs 15,750 in Lahoal development block. .In case of loan facilities, in Khowang development block, the average loan Rs 29,25,000 is highest among the selected rural women SHGs and the lowest is in Lahoal development block which consists average loan of Rs7,87,500 among the selected rural women SHGs. So, by selecting high numbers of rural women SHGs through sampling method in Khowang development block, the study observed that in both average saving and average amount of loan is highest amongst the other blocks of rural women SHGs. Similarly in Lahoal development block, both average saving and average loan is lowest amongst the other blocks in the study. Most of the rural women members agreed that their main motives in joining the SHGs were to earn income for their poor livelihood status. By joining these groups the rural women wants to become economically independent and powerful self –confident in the rural areas. Most of the different rural women said that they have joined the SHGs to get credit facilities for household consumption, poor health, for their children's education, asset accumulation, for repayment of old debts and for various other purposes. Few rural women member observed that SHGs mainly led to social empowerment which they can control their own poor life and can take their own decision independently in the village level of Dibrugarh district.

**Table 2.2: Frequency of group meeting in average weekly\monthly basis of rural women SHGs**

Meeting of SHGs	Khowang development block	Barbaruah development block	Lahoal development block	Panitola development block	Tengakhat development block	Joypur development block	Tingkhong development block	Overall
Weekly	25	15	5	15	25	22	12	17
Monthly	14	6	4	8	3	1	5	5.85
Total of rural women SHGs	39	21	9	23	28	23	17	22.85

**Source:** field survey

In the table 2.2, the study observed that the frequency of rural women SHGs meetings is conducted on weekly and monthly basis. Meetings are arranged regularly by SHGs president and secretary members, DRDA of Dibrugarh district, BDO etc. The rural women SHGs meetings are held once in each week of each rural women member's house on rotation wise daily. Some rural women SHGs observed that due to shortage of fund, household responsibilities, and lack of time and for unable to co-operate equally, they have conducted

the SHGs only on monthly basis in every year. So, from the table 2.2, it observed that in Khowang development block, out of 39 rural women SHGs, total 25 weekly and 14 monthly meetings of each rural woman SHGs are conducted regularly in a year. In Barbaruah development block, out of 21 rural women SHGs total 15 weekly and 6 monthly meeting of rural women SHGs are conducted regularly in a year . In Lahoal development block, out of 9 rural women SHGs, total 5 weekly and 4 monthly meetings of each rural women SHGs are conducted regularly in a year. In Panitola development block, out of 23 rural women SHGs, total 15 weekly and 8 monthly meetings of each rural women SHGs are conducted regularly in a year. In Tengakhat development block, out of 28 rural women SHGs, total 25 weekly and only 3 monthly meetings of each rural women SHGs are conducted regularly in a year. In Joypur development block, out of 23 rural women SHGs, total 22 weekly and only 1 monthly meetings of each rural women SHGs are conducted regularly in a year. In Tingkhong development block, out of 17 rural women SHGs, total 12 weekly and 5 monthly meetings of each rural women SHGs are conducted regularly in a year. It clearly found that in Khowang and Tengakhat development block, different rural women SHGs has conducted the same highest total 25 weekly meetings in every month and the lowest weekly meetings of rural women SHGs is conducted in four blocks i.e. Barbaruah development block, Lahoal development block, Joypur development block , and Tingkhong development block. On monthly basis, in Khowang development block , different rural women SHGs are conducting the highest 14 monthly meeting in every year and the lowest only 1 monthly meetings has conducted by one rural women SHGs in Khowang development block. Therefore total average 17 weekly meetings and 5 monthly meetings are conducted regularly by each different rural women SHGs leaders in the seven development blocks of Dibrugarh district.

**Table 2.3: Type of economic activities performed by SHGs**

Economic activities of SHGs	Khowang development block	Barbaruah development block	Lahoal development block	Panitola development block	Tengakhat development block	Joypur development block	Tingkhong development block	Overall
Goatery	--	3	2	12	7	7	2	10
Piggery	39	18	7	11	6	12	15	15.4
Poultry farmings	---	--	----	--	15	4	--	10

**Source:** field survey

In the table 2.3, the study shows that various rural women SHGs in seven development blocks are engaged in different types of economic activities. The study observed three types of full time economic activities which are goatery, piggery and poultry farmings. However an important finding is that some rural women of SHGs are engaged in full time business activity, where as some others are doing their business in alternate days or part time due to burden upon family members and household responsibility. From the table 2.3, it observed that in Khowang development block, most of the selected 39 rural women SHGs are engaged only in piggery activities. It seems that their economic activities are homogeneous due to good demand for piggery in rural market. It has a high market rate for this types of economic activities. There are no such other economic

activities of goatery and poultry farming as observed by rural women SHGs perform by them in Dibrugarh. In Barbaruah development block, 3 rural women SHGs are having economic activity goatery and 18 rural women SHGs are having economic activity piggery. And no other economic activity poultry farming are performed by rural women SHGs. In Lahoal development block, only two types of economic activities are performed by rural women SHGs i.e , 2 economic activity goatery and 7 economic activity piggery are performed in the rural areas. There are no such other items performed by rural women SHGs like poultry farmings. In Panitola development block, 12 rural women SHGs are having economic activity goatery, and 11 rural women SHGs are having economic activity piggery. And no other economic activities of poultry farming are performed by rural women SHGs. In Tengakhat development block, 7 rural women SHGs are having economic activity goatery, 6 rural women SHGs are having economic activity piggery and 15 rural women SHGs are having economic activity poultry farming. In Joypur development block, 7 rural women SHGs are having economic activity goatery 12 rural women SHGs are having economic activity piggery, 4 rural women SHGs are having economic activities poultry farming. In Tingkhong development block, 2 rural women SHGs are having economic activity goatery, 15 rural women SHGs are having economic activity piggery. And no other economic activity poultry farming are performed by any other rural women SHGs in Dibrugarh district.

Thus from seven development blocks, the total average number of 10 rural women SHGs are having goatery, 15 rural women SHGs are having piggery, and 10 rural women SHGs are having poultry farming . These three types of economic activities are mainly performed by rural women SHGs in Dibrugarh district. They earn about Rs 500 to 1000 per month through these three types of economic activities. Through engaged in various economic activities, the rural women save their income both in personal account as well as group account for economic empowerment in rural areas. By performing this various economic activities in group business, the rural women can improve their living condition in the whole rural areas of Dibrugarh district.

**Table 2.4: Purpose – wise credit demanded by rural women SHGs members**

Purpose of rural women SHGs	Khowang development block	Barbaruah development block	Lahoal development block	Panitola development block	Tengak-hat development block	Joypur development block	Tingkh-ong development block	Overall
Domestic consumption	76	35	10	55	50	36	30	41.7
Education	55	30	---	25	35	35	27	34.5
Health	20	10	10	10	20	15	10	13.5
Festivals	10	15	5	12	15	10	8	10.7
Investment	17	10	10	7	17	10	5	10.8
Repayment of old debts	17	5	10	6	3	9	5	7.85

Source: field survey

The purpose wise credit demanded by the rural women SHGs members is observed in the table 2.4. It is observed that most of the rural women have demand credit for domestic consumption purposes. For domestic consumption 76 , for education purposes 55, for health purposes 20, for festival purposes 10, for investment

purposes 17 and for repayment of old debts 17 are highest in Khowang development block. In Lahoal development block, it has lowest for festival purposes 5, for domestic consumption, for health, investment, repayment of old debt 10 each of different rural women members have demand credit from the SHGs. The study found that the average about 41.7 for domestic consumption, 34.5 for education purposes, 13.5 for health purposes, 10.7 for festival purposes, 10.8 for investment purposes and 7.85 for repayment of old debts have demand credit from various SHGs by the rural women in seven development blocks. A less proportion of loan is demanded for repayment of old debts.

From the table 2.4, it is clear that a larger share of credit demanded by rural women SHGs members is being utilized for domestic consumption purposes followed by educational purposes. Therefore, the rural women members of Dibrugarh district have demanded their credit for domestic consumption, for education, for health, for festivals, for investment and mainly for repayment of old debts by joining various SHGs in rural areas. They give credit importance mainly for domestic consumption, for education, for health, for investment and less importance for festivals and repayment of old debts.

**Table 2.5 : Benefit derived by rural women SHGs members**

Benefit of rural women SHGs	Khowang development block	Barbaru-ah development block	Lahoal development block	Panitola development block	Tengakhat development block	Joypur development block	Tingkhong development block	Overall
Saving	80	50	20	42	70	38	24	46.28
Economic independent	38	20	3	30	30	20	20	23
Self confident	20	10	2	16	32	22	20	17.42
Asset ownership	30	20	5	20	4	9	13	14.42
Freedom from debt	17	5	10	6	3	9	5	7.85
Additional business	10	--	3	1	1	17	3	5.83

Source: field survey

In the table 2.5, it observed that from the seven development blocks, the outstanding benefit derived by all rural women SHGs members is the habit of saving for 46.28 which is highest among rural women members, followed by economic independent for 23 which is the second highest, development of self confident for 17.42 is the third highest, asset ownership for 14.42 which is fourth highest, freedom from debts for 7.85 is fifth highest and the last which is lowest among other benefit derived by the rural women members of SHGs is

additional business activity for only 5.83. The rural women are becoming more self-confidence by joining the SHGs in the rural areas and they start saving their incomes from six to ten months. They accumulate asset through various fund from the SHGs for their livelihood consumption. The rural women repay their old debts through SHGs profit earning and become free from old debts among themselves. Moreover with the help of SHGs, some rural women members also operate some individual business along with group business.. These rural women start doing some individual business like becoming wholesaler selling clothes, cosmetic products, jewellery and various economic activities from rural door to door. It is important to note that some rural women members of SHGs also becoming an economic agent of government schemes for financial benefit to improve their standard of living in the rural areas of Dibrugarh district.

### FINDINGS OF THE STUDY

Based on the interviews and discussions with the rural women SHGs members, BDO (Block Development Officer), agencies of DRDA, the following are the findings of the study:

- ↪ The socio-economic status of rural women SHGs members indicates that majority of rural women are illiterate and below metric level i.e., their overall average is 29 and 50 respectively.
- ↪ It is found that rural women SHGs business is same in all the blocks. This could be attributed to several factors like background of the SHGs structure , socio-economic status, various support provided by the effective president and secretary of the groups , local government etc.
- ↪ It is observed that the average 10 membership in rural women SHGs is same in seven development blocks of Dibrugarh District.
- ↪ The rural women had joined the SHGs inorder to earn income, to eradicate poverty , to promote saving habits and to develop the socio-economic status of the rural women
- ↪ So far as the frequencies of group meetings are concerned, it is observed that monthly and weekly meetings are most common in the groups. The rural women SHGs arrange their meetings once in each week and total four meetings are held in every month frequently.
- ↪ From the study, it is found that before joining the SHGs the rural women have faced homogeneous problems like poor livelihood, low income, insufficient finance, lack of technical knowledge and information, poor communication and infrastructure facilities, lack of mobilization, low education, burden upon family members, unable to manage their household skills, having less accumulation of assets and land. But now after joining , the rural women becomes literate through government supports and training, acquiring loan for domestic consumption , for their children's health and education , for festival purposes and accumulating assets for household purposes etc. It seems that acquiring loans for domestic consumption is much higher than for other purposes inorder to maintain their poor livelihood status.
- ↪ After joining the SHGs, the rural women are getting various benefit like increasing the habit of saving, becomes economically independent and self-confidence. They can acquire more assets and can become ownership of the asset by earning incomes through SHGs business.

⇒ The rural women becomes freedom by repaying old debt from the SHGs and they start doing some additional business like becoming agent of government schemes, wholesaler, opening stationery shops in the rural areas so that they can have more attractive source of incomes in their daily rural life.

So the study reveals that by studying the socio-economic status of rural women SHGs, the Researcher is able to find out the rural women's average age, education, occupation, marital status and purpose for joining the SHGs in seven development blocks. And by studying the structure of rural women SHGs, the Researcher is able to find out the average membership in the SHGs, average savings, average amount of loan, frequency of group meetings, purpose wise credit demanded by each rural women SHGs members and various other economic benefit which derived rural women from the SHGs in seven development blocks of Dibrugarh for entrepreneurship development.

### SUGGESTION AND CONCLUSION OF THE STUDY

Considering the findings of the study, the following suggestions have observed as follows:

- ⇒ The rural women should be given necessary training and literacy programmes under SGSY schemes relating to formation of SHGs, micro-finance , bank linkages, communication facilities, saving pattern, loan disbursement etc. by the government agencies so that poor livelihood status of rural women can become more effective from the SHGs business.
- ⇒ The members of the rural women SHGs should be more active, encouragement and must be equally participate in the group business for better incomes from SHGs. In this process NGOs, BDO, DRDA agencies should act as a facilitator and motivator.
- ⇒ It seems that the economic activities of selected rural women SHGs are homogeneous and are less in numbers due to low market, inadequate funds and less medicines which is necessary to manage the life of economic activities. So , the BDO, DRDA agencies, local bank should be given adequate financial benefit according to their needs and must be support and provide various training skills relating to creation of local market, leadership, management of group business activities which will enable them to be involved more in different types of economic activities of the SHGs business.
- ⇒ Good co-operation of rural women members should be maintained in the SHGs business and financial assistance must be extended by the seven development blocks of Dibrugarh.
- ⇒ Marketing facilities for the sale of economic activities of rural women SHGs must be created in the local place.
- ⇒ Meetings must be organized properly by the local government, president and secretary of rural women SHGs so that the business of SHGs can be developed more economically and strongly for future hopes and aspiration of rural women.

So, the SHGs have a good potential to eradicates the poverty of the rural poor women in seven development blocks of Dibrugarh district. For this the government should take necessary steps to provide all sorts of

assistance in giving motivation training and leadership training to encourage the rural women members to take up various economic activities. The rural women should try to engage more amount of economic activities so that higher amount of profit can be generated from the SHGs. The study observed that the rural women SHGs can create a unity by doing group business for entrepreneurship development. The government must provide higher priority in utilizing funds to the rural women members of SHGs. The study clearly indicates that rural women SHGs has contributed to the economic empowerment of the rural women for entrepreneurship development in rural areas. The rural women SHGs should be improved by training the rural women members for better self - employment opportunities which could yield higher income. The BDO, DRDA agencies, panchayats office are monitoring the funds which are utilize by rural women SHG. Thus, by formation of SHGs, the socio-economic status of rural women could bring a positive impact for developing rural entrepreneurship in the whole rural society of Dibrugarh.

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