

## **SELF-HELP GROUP AND SOCIO-ECONOMIC UPLIFTMENT: AN IMPACT STUDY IN GUMORIA**

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**Abstract:** *The study is carried out in Gumoria cluster of villages among women Self Help Groups (SHGs) which dealt in maintaining duck farm rearing. These SHGs are promoted by State Institute of Rural Development (SIRD). The main objective is to study the impact of SHGs in socio-economic development among SHG members. The study was carried out with 70 SHG members and was interviewed. Baseline information was gathered and was quantitative in nature. Multi stage simple random sampling technique was used. Data are mostly primary in nature though secondary literature was reviewed. Data was analysed by the process of editing, coding, preparation of master chart and entered into relevant statistical software. Frequency distribution, correlation and t test was done in order to show the frequencies, association and impact of the variables. Findings show that SHGs have created significant economic development among SHG members and it has also been seen that SHGs may not necessarily be able to bring social development. This study found that caste prevents the lower caste women to participate and hinders overall social development. However, the recommendation can be made to target landless farmers to get engaged in SHG activities in order to develop them further.*

**Keywords:** SHG, Socio-economic development, Duck farm rearing

### **I. Introduction**

Villages are faced with problems related to poverty, illiteracy, lack of health care etc. which cannot be tackled individually but can be better solved through group efforts. Today these groups are known as the Self-Help Groups (SHGs) that have become the vehicle of change for the poor and marginalized. It is a method to organize people to come together and solve their own problems. The members of the SHG generate and collect savings and save in the banks and in return they receive easy access to loans with small rate of interest to start their micro unit enterprise. The ninth five year plan of the government of India had given due recognition to the importance and the relevance of SHG method to implement developmental

schemes at the grassroots level. Self Help Groups (SHGs) are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility (Christabell, 2009).

However, attempts were made to empower rural poor through formation of SHGs. The pioneering efforts in this regard were made by Dr. Mohammad Yunus who made an experimental attempt to start SHGs in 1981 to help women to develop socially and economically and which has shown tremendous success leading to establishment of Bangladesh Grameen Bank.

### **1.1. Background**

In the state of Assam, State Institute of Rural Development (SIRD) stands quite actively in the agricultural sector. Development can be seen in the government and private sector. It has also been observed that people have shown eagerness and are interested in self-help groups. Several dreams of rural masses started coming true when Dr. A.P.J. Abdul Kalam was impressed by the progress of the community village of Gumoria, Dimoria Block in Kamrup District Assam. There are some factors behind the success for which the village was able to catch up to the need of the hour. The present study “*Self-help group and socio-economic upliftment: An impact study in Gumoria*” has been planned with the following objectives behind it-

1. To study the socio economic status along with special features of SHG members.
2. To find out the reasons of preference of duck rearing by the group members.
3. To find out the socio- economic impact of duck rearing among the SHG members.

## **II. METHODOLOGY**

### **2.1. Statement of the Problem**

Gumoria cluster of village is famous for the visit made by Dr. A.P.J. Abdul Kalam Azad due to its success in duck rearing by the female SHGs. He was impressed by the success stories of the farmers. Therefore, the study is taken to analyse the present scenario regarding the impact of duck rearing by female SHGs in socio economic upliftment in Gumoria cluster villages in Kamrup District, Assam.

### **2.2. Study Setting**

The study was conducted in the Gumoria cluster of village situated around 36km away from Dispur under Dimoria Development Block of Kamrup District, Assam. The

village is 4km away from the national highway 37. It is located in the southern part of Kamrup district. There is a combination of all kinds of people consisting of ST/SCs, marginal farmers and landless farmers. The women of the village are engaged in 40 SHGs consisting of 10members in each SHG and are empowered highly in terms of decision making, making records etc. The SHGs dealt in maintaining Duck farm rearing and huge amount of profit is ensured. They sell the eggs in the market and repay the loans which are taken mainly from Gramin Vikas and UCO Bank.

### **2.3. Descriptive Research Design**

The researcher's study is based on Descriptive Research Design whereby the researcher aims to describe more elaborately and extensively the details of the area and its elements. In this study, the researcher makes an attempt to study the impact of duck rearing female SHGs in the Gumoria cluster of villages and explores the already existing facts of the area in order to fulfil the coined objectives.

### **2.4. Survey Method**

The researcher makes an attempt in order to make a systematic and comprehensive study of a particular group of women working in SHG and how it has brought changes to their socio- economic aspects, women empowerment and income generation by using survey method.

### **2.5. Research Approach**

In the study, the researcher has adopted both qualitative and quantitative method i.e. the mixed method as the researcher aims at obtaining both open and close ended answers from the members of SHG.

### **2.6. Population**

The study was carried out in Gumoria cluster of village situated around 35KM away from Dispur under the Dimoria Development Block in Kamrup District of Assam ,the village is 4 KM away from the National Highway 37. The Gumoria cluster of villages consists of 40 SHGs, each SHG containing 10 members.

## **2.7. Sample Size**

70 respondents from the members of SHGs were taken for the study. Multi stage random sampling technique was used where out of 14 selected SHGs, 5 members from each SHG groups were contacted for the purpose of data collection thereby making the total sample size 70.

## **2.8. Sampling Technique**

Considering the single man investigation and time bound nature of the study, a minimum sample size was drawn by simple random sampling technique at multiple stages as described below –

1<sup>st</sup> step: Lists of all the SHGs under selected village were collected from the Block office and SIRD.

2<sup>nd</sup> step: Out of 40 SHGs available in Gumoria cluster, about 14 were selected randomly

3<sup>rd</sup> step: Again, 5 members from each SHG were selected randomly making the total sample size 70.

## **2.9. Tools for Data Collection**

A structured, reliable, valid, pre-tested interview schedule was used for the purpose of data collection.

## **2.10. Sources for Data Collection**

The data collection was done by the researcher herself through oral administration of the interview schedule. Thus the data was collected from primary sources. Secondary sources of data were used for data collection.

## **2.11. Data Analysis**

Data was analysed by the process of editing, coding, preparation of master chart, entry into computer and application of relevant statistical software.

# **III. FINDINGS**

## **3.1. Socio Demographic Profile**

In the study it was found that 38 per cent of the respondents of SHG tend to take part more in duck rearing SHG activities that belonged to the age group of 41years to 50 years. These were the middle aged people who mostly engaged in SHG activities.

With respect to religion of the respondents, majority i.e. 93 per cent were Hindu dominated area and only 7 per cent belonged to Christian religion. Regarding caste, majority of the samples i.e. 41 per cent were belonged to ST category, 30 per cent OBC, 26 per cent general and other 3 per cent belonged to SC category probably the women of SC groups were engaged in other activities like agricultural farming, weaving etc. Also, Gumoria is a Hindu based society and certainly the caste prevents the lower category women to participate in SHG activities.

In the field of education, majority of the respondents i.e. 56 per cent received middle school education, 21 per cent primary education, 13 per cent belonged to high school category, 7 per cent illiterate and other 3 per cent were graduate and above. When interviewed about special training on animal husbandry, 71 per cent had received the training and other 29 per cent did not receive any training. Regarding family size of the respondents, 57 per cent had middle sized family consisting of members in between 5 to 7 members. 53 per cent of the respondents had nuclear type of family and other 47 per cent belonged to joint family systems. Regarding land holding, majority of the respondents i.e. 81 per cent had 1 to 5 bighas of land holding.

### **3.2. Cost Benefit Analysis of Duck Rearing**

46 per cent reared maximum of 40 to 50 ducks at a time. Since the cost of investment and labour was less, people tend to rear more ducks. 30 per cent of the respondents received annual income from duck farming in the range of Rs 9000 to 11000 per year. People generally used to calculate income in terms of expense. Regarding experience of duck farming of the respondents, 54 per cent of the respondents had got maximum of 10 to 20 years of experience. The result of the correlation between land holding and maximum duck reared of the respondents was found to be non-significant ( $p=0.426$ ). This could be explained with the logic that the respondents reared maximum number of ducks irrespective of land size.

### **3.3. Reasons for Duck Rearing**

Forty four numbers agreed low cost investment work as reason, sixty four members strongly agreed that duck farming is easy to rear; forty two members strongly agreed that ducks can be feed with even domestic wastes. Fifty one numbers agreed that availability of market as reason for duck rearing, forty seven members agreed that there was a good demand for duck in the market, fifty two members strongly agreed that there was generation of profit

from duck farming, Forty nine members felt and agreed that there was less labour that needs to be involved during the process. Thirty four members strongly felt that there was easy availability of food for the ducks, forty three members agreed that duck rearing became common venture for all, thirty eight members strongly felt and agreed that due to SIRD support along with their funding, it has also become the reason for duck farming of women, thirty seven members agreed that it provided common platform for the women so it became a reason for rearing ducks.

Again, forty seven members felt and agreed that banks helped the SHG women to rear ducks and also provided loan to them to maintain their programme, forty four members agreed that this process was able to attain recognition in the society, forty seven members felt and agreed that this duck rearing programme helped the people in other sectors also like dairy farming, handloom. Majority of the respondents felt that since the process of duck rearing was easy and does not require special requirements and also generates profit, they tend to rear more ducks.

### **3.4. Relation among Demographic Variables**

When undergone correlation half matrix among the demographic variables, it was found that age of respondents was highly and positively correlated to experience of duck farming. The study further portrayed the view that there was high correlation of land holding with experience of duck farming and annual income. It also revealed that maximum numbers of duck reared was highly related to that of minimum, experience of duck farming and annual Income from duck farming. Experience of duck farming of the respondent was highly related to annual income and annual income from duck farming.

### **3.5. Occupational Structure**

With respect to occupation, sixty four members said agriculture as primary source of occupation, animal husbandry as secondary source of occupation, six members said agriculture as secondary source, six of them said animal husbandry as primary source, one of them had said business as tertiary source of occupation and again a member opined that daily wage as tertiary source of occupation. As observed, maximum numbers of respondents viewed agriculture to be primary source and animal husbandry as secondary source of occupation.

### **3.6. Influential Factors**

When asked about the factors that influenced duck rearing to success were honesty(seven), hard work(twenty-five), interest(thirty-four), patience(three), dedication(twenty-two), collaborative work(eight), sincere(fourteen), unity(five), confidence(seven), economic motivation(eight), responsibility(six), favourable attitude(seven), profit(ten), frequent meetings(ten). These were the factors that were listed by the members of SHGs which became the reasons for their success. Majority of respondents expressed that due to their interest they could achieve success in duck rearing.

### **3.7. Supporting Agencies**

Regarding success instrumental personalities, out of seventy respondents, thirty six of them strongly agreed veterinary doctor to be instrumental in their success, thirty eight of respondents agreed veterinary field assistant to be instrumental, thirty two respondents agreed Block Development Officer to be instrumental, forty five of them strongly agreed rural development official to be instrumental, fifty nine of them strongly agreed SIRD to be instrumental in their success of SHG, forty five members agreed bank official to be instrumental and majority i.e. forty five members gave neutral opinion on NGO as instrumental. It could be found that majority of them found SIRD, bank official and rural development official to be instrumental in their success and had faith in these agencies.

### **3.8. Areas of Change**

With respect to areas of change due to the impact of duck rearing activity, majority agreed and strongly agreed that their housing, standard of food, health, income, education of children, clothing, communication with others, unity, satisfaction, empowerment, self-respect, bank linkage, eligible for Rural Development programmes, schemes came to village, sanitation, information seeking, contacts, tourism, exposure and developed importance had been improved.

### **3.9. Economic Impact of Duck Rearing**

With respect to unit size of duck reared, majority of the respondents (67.14 per cent) reared ducks ranging from twenty to thirty one numbers for their source of livelihood, while 18.57 per cent of them reared small duck units with less than twenty numbers. However, only 14.29 per cent of farmers reared large duck units with more than thirty one numbers. The

average size of duck unit per respondents was 25.71. When the data were compared with base line value (15.23) by t test, it was found to be highly significant ( $t=15.94$ ,  $p < 0.01$ ) indicating strong statistical evidence to reject null hypothesis that there is no impact of time. The study elicited astonishing revelation with a strong portrait of expansion of duck rearing sector during this period.

With respect to annual income from duck farming, large numbers of respondents i.e. 68.57 per cent were in medium category and earned income from duck in the range of Rs 6165.89 – Rs 12225.54 and 21.4 per cent of respondents were in low category having income less than Rs 6165.89. While only 10 per cent of the respondents were in high category who earned an annual income more than Rs 12225.54. The average annual income from duck rearing of respondents was Rs 9,195.71. Data when compared with the base line value (Rs. 6759) by applying t test, it was found to be highly significant ( $t=6.73$ ,  $p < 0.01$ ), (Table 4.17).

Regarding annual income of the respondents, majority of the respondents (94.29 per cent) had medium level of annual income in between Rs 8341.07- Rs 111454.93. About 5.70 per cent of the respondents were in high level of annual income having Rs 111458.93. The mean value of annual income of respondents was Rs 59,900. Since calculated t is greater than tabulated ( $t=7.20$ ,  $p < 0.01$ ), therefore,  $H_0$  equality of present survey average that with base line was rejected. It may be concluded that there was significant differences between the existing survey average income and base line average showing expansion of duck rearing sector in the context of income and wage increasing mean.

### **3.10. Social Impact of Duck Rearing**

Based on social participation, during the period of base line data collection, only thirty numbers of respondents had social participation in the range of low (nine), medium (three) and high (eighteen). Again, it was found that after progress of time, though social participation was increased, but only 10 per cent of respondents had high level of social participation followed by 11.4 per cent and 78.6 per cent of respondents were in medium and low level of social participation respectively. The study of impact of social participation by the farmers computed by t test revealed high significant value ( $t=6.25$ ,  $p < 0.01$ ) and thereby rejected the null hypothesis. It may be inferred that substantial increase in social participation was observed during this period.



#### **IV. Recommendations**

1. As an overwhelming 81.4 per cent respondents were found to have 1 to 5 bighas of land holding who could succeed through SHGs, efforts may be made first targeting land less and small farmers in order to develop them further. Rest of the farmers may be taken care of subsequently.
2. With the experience of the SHGs, as size of the duck unit and social participation were found to have statistically significant values than the baseline. Action may therefore, be initiated by the concerned departments so that the farmers are encouraged to grow larger duck units together with increased social participation which in turn will help the farmers to achieve more socio-economic impact by duck rearing through SHGs.
3. Duck rearing is an eco-friendly activity which does not provide negative effect to the environment, requires less maintenance and minimum feed supplement to ducks, even domestic wastes can be utilized to feed ducks. Therefore, people may be encouraged to go for various types of duck farming by forming more and more Self Help Groups in order to generate income.

#### **V. Conclusion**

The ideas of self-help and mutual help have been an obsessive part of official discourse. They acquired an organizational form when the self-help groups in India and other group systems for financial services elsewhere in the world were introduced. United Nations document on community development laid emphasis on the participation by the people themselves in efforts to improve their level of living with as much reliance as possible on their own initiative and the provisions of technical and other services in ways which encourages imitiveness, self-help and mutual help and make these more effective (Selvam, 2005).

The formation of SHG can create opportunities for the poor people to participate in various income generation activities. It provides empowerment, motivation to build skills and capabilities and help in improving occupational structure.

To achieve empowerment and socio-economic development, there should be reformation of SHG in such a way keeping in view the consideration of structural problems. Therefore, the way of work of women, to recognize their own talents and capacities is to

engage themselves in income generation activities through entrepreneurship skills and self-help groups.

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