

# Empowerment of Women through Self Help Groups: A Case Study of Amlokhi Village

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## **Abstract:**

Poverty and illiteracy have been discussed all over the world as a responsible factor for low empowerment among the bottom line people around the globe. Women have limited empowerment, due to ignorance and social barriers, particularly in developing and less developed countries. Literature shows SHG as empowerment model for women. To highlight the issue of poverty and to improve women empowerment SHG model with multi dimensional constructs occupied important place among the social scientists. It has the dimension of economic, education and literacy, socio-culture, legal, political and psychological aspects. Participation in SHG model provides access to saving and decision making process of their family and of the community they live through improvement of skill and knowledge base. The exploratory framework of present study explores social and psychological factors that established empowerment of women in the Amlokhi village of Nagaon district of Assam and confirms six constructs contributing to it. The findings show that the constructs has established empowerment to the women in the study area. The paper has a strong policy implication of social and psychological inclusion through SHG.

**Key Words:** Self Help Group, Poverty, Women empowerment, factors of women empowerment

## **1. Introduction:**

Empowerment is a multi-dimensional process of gaining liberty to exercise right and to find identity in the society (Bhattacharjee, N., 2016)<sup>1</sup>. It is a process of development that people gain in the status of socio-economic action in their livelihood. It enables people to access in the family, social and economic institutions; enables them to participate in decision making process. This helps people to protect their benefits and generates self confidence, self respect, and social esteem.

Since the time immemorial Males are the dominant part of society and Female or Women are dominated by the former. In ancient society female were meant for the cooking, cleaning of home and to satisfy the male partners in all respects. They were treated as the source of generating population. Women were even not allowed to come out of home. Poverty and illiteracy have been discussed all over the world as a responsible factor for low empowerment among the bottom line people around the globe. Women have limited empowerment, due to ignorance and social barriers, particularly in developing and less developed countries. But with the spread of education, knowledge, information and scientific ideas, society has come out of the evils of the darkness of primitive society and nowadays, women have become important part of socio-economic life. Women comprise

almost fifty percent of the population. Hence, depriving such a huge part of the population was nothing but keeping half of the people of the society out of economic as well as social activities in the society. Women do much more than what they do inside the house but still they are deprived of their rights. They have come out to take part in the work force as well as decision making process. But the percentage of the women that have come out is still low and miles to go for taking out the women from home by empowering them financially, educationally and socially. There are many social organisations working to protect the right of women. United Nations Organisation is a prominent international organisation in this field. Under the international treaties every government are bound to protect women from violence and are to ensure economic, legal, social and political empowerment enforcing by laws. But still nations are to do more on it. Popular term that has been coined in this matter is Gender Equality.

It is seen that economic empowerment can change the status of the people in the society and increase empowerment in other factors. In view of this Self Help Group (SHG), a concept formulated and implemented by the novel laureates Mohammed Yunus from Bangladesh's 'Chitagang University', helped poor to give them job at their door step for the eradication of poverty and gave them economic empowerment, helped them to gain access to their rights. It was an action research project, "Gramin Bank" started in 1976<sup>2</sup> and it was formally recognized as a bank through an ordinance passed by the government in 1983. Literature also shows SHG as empowerment model for women. To highlight the issue of poverty and to improve women empowerment SHG model with multi dimensional constructs occupied important place among the social scientists. Thus SHGs are mediators to empower poor by alleviating poverty in the society. It is the fastest growing micro financing program in the developing world. The there are several research studies show positive impact of micro finance when some other highlights heterogeneous impacts. This is because lack of entrepreneurial skill to mobilise and utilise financial credit<sup>3</sup> (Banerjee, Duflo, Glennerster & Kinnan, 2010; Banerjee, Duflo, Glennerster & Kinnan, 2015).

In India the concept of poverty alleviation was brought in its 5<sup>th</sup> five year plan (1974-1979) the most important slogan of which was 'Garibi Hatao'("Remove poverty") followed by the Integrated Rural Development Program (IRDP) in 1978. National Bank for Rural Development (NABARD) started an SHG-Bank linkage program in 1989 through seed money sanction to promote credit management system. SHGs are micro organisations formed by some local people to work together on economic platform. They work on cooperative principle to help each other and work together to come out of poverty. Under this Mission only poor were targeted and allowed to form SHG to get assistance. The main objective of the Mission was to promote the habits of savings and banking (Succena, S. A., 2016). In fact, in 1992 the NABARD started promoting SHG in large scale. In 1995 SHGs were allowed to open bank accounts under RBI guidelines based on simple interest agreement. NABARD provided Bank linkage to SHG for sustainable financial service to the poor to alleviate poverty.<sup>4</sup>

SHG program has been in the core strategy of plan since 9<sup>th</sup> plan. Swarnajayanti Gramin Swarozgar Yojna (SGSY) was launched in 01-04-1999 remodeling IRDP with an additional marketing channel facility for the SHGs. National Rural Livelihood Mission (NRLM), a plan for eradication of poverty through women SHG was started in 2012 overcoming shortfall of SGSY. Restructuring of NRLM, Deen Dayal National Rural

Livelihood Mission (DAY-NRLM) was launched in 2015 under which government of India promoting SHG to empower poor women. This mission works on hierarchical basis starting from SHG at the bottom preceded by village level organisation preceded by Cluster level federation preceded by Block level Federation. The implementing agency of this program is State Rural Livelihood Mission at the state level and NRLM is in the National Level (District Manual – National Rural Livelihood Mission (NRLM))<sup>5</sup>. Weekly meeting, weekly savings, regular inter loaning, regular loan repayment and good book keeping are the five pillars of this scheme. These build up group orientation and group cohesiveness among the people. It increased the habits of regular savings and mobilisation of resources and also generated knowledge of economic and financial activities. The DAY-NRLM organises below poverty line women families to work together at a large scale empowering them through savings, financial inclusion, decision making under group generates livelihood activities, social engagement, through regular meeting regarding contemporary issues and finding their solutions. SHG as an empowerment model works for generating empowerment through economic activities. It is generally engaged in financing small and micro business in the rural society. Thus through SHG a direct impact is on financial empowerment by accessing into the financial system termed a financial inclusion. On the other hand, these SHGs are funding small and micro business by which they are creating an ecosystem for the generation of business.

Many government and non government agencies are working to help women to protect economically, socially and politically. Government, under the scheme of DAY-NRLM, is promoting SHGs to protect women right through empowerment generation. NRLM has covered 34 States, 649 districts, 6055 Blocks and 218544 Panchayats yet and under these panchayats 706979 villages have been reached<sup>6</sup> (NRLM). Amlokhi Village is one of the villages under DAYNRLM intensive Bajiagaon Development Block of Nagaon district of Assam in India. The scheme has been running in this Development Block since 2012, i.e. since its beginning. Therefore there is immense scope of the studying SHG as empowerment model analyzing fresh data from women SHGs of Amlokhi village.

## 2. Back Ground of the Study:

Assam is the most important state in the north eastern region. It is the corridor of the entire region. It is the largest state in terms of demography. Its population is 3,120, 5576 with 15266133 female according to 2011 census. Projected population in Assam in 2020 is 33,856000 among which 17, 317000 are male and 16,539000 are female<sup>7</sup>. Population of Nagaon district is 1894788 as per records of census of India 2011. Demography of Nagaon comprises multi lingual and multi religious in nature. Hinduism is the largest religious group in the district followed by Muslims. Main cast of the region is ST, SC, OBC, and General including Minorities. Sometimes Minorities are separately figured in different reports to compare the community with other groups. Amlokhi is one of the economically backward villages in the district of Nagaon under Bajiagaon development block under the administrative circle Samuguri. Census of India records the name of the village as ‘Amluckie’ and all 3 parts of Amlkie village that falls under Amlokhi Gram Panchayat has been considered for the present study.

## 3. Literature Review:

Many researchers have viewed SHG in many purposes in their studies. Some of the

relevant studies resembling to the present study are mentioned here.

Bhoj, Bardhan & Kumar (2013) identified the factors that leads to formation of SHG and found that age, education, distance from market are the prominent factors that stimulates the formation of SHG. They also concluded that SHG had empowered financially, socially and culturally. In their policy suggestion they have suggested to mobilize SHG among the non participants by finding their interest. Swaine & Wallentin (2011) in their study verified whether economic and non economic factors of empowerment are more effective and found that economic factors are more effective than the non economic factors. Battacharjee, S. (2016) concluded in her study that SHG was a powerful tool for empowerment and it is also a low cost source of micro finance for the poor people. It works as a mediator for generating empowerment. It increased the sense of cohesiveness and feeling of solving issues with cooperative working. Das & Bhowal (2013) concluded that SHG emerged as a prominent strategy for empowering women and alleviating poverty from the society by participating bottom line women from the society. Singh & Ahmed (2017) concluded that SHG and micro finance can develop entrepreneurship and can reduce inequality. This could strengthen the source of family income and could increase national productivity. Raghunathan, Kannan & Quisumbing (2018) studied whether women SHG in agriculture sector could help in production of agriculture. They also verified if participating SHG could improve socio-economic empowerment of the stakeholders and concluded that participation on SHG did not increase the agricultural productivity rather intention of joining SHG was availing financial accessibility through Bank. But they found that SHG had sufficiently improved the social empowerment of the stakeholders. Succena, S. A. (2016) believed that SHG were good platform to structure the future of the rural poor. Still India had to do a lot in the journey of financial inclusion through SHG and its cooperative partners with cooperation. Deininger & Liu (2013) concluded that joint hand cooperation in SHG model could have a handsome impact within a short period of time. They also concluded that SHG is not only benefited the women stakeholders but also the society they stay and those who were previously participated the SHG program. Amutha & Hemalatha (2018) concluded that Kudumbashree played important role in improving the socio-economic condition of the rural women in Karnataka. They had seen a scope of improvement in self confidence, income generation and family support through Kudumbashree. Datta, R. (2003) studied SEWA, a women cooperative, concluded that women of this organisations were the leaders of innovative approach. Women in SEWA were companionate and could meet the needs of their families and children. Author suggested government assistance to sustain such empowerment

activities in the grassroots.

#### **4. Objectives of the Study:**

1. To analyze the role of women SHG under DAY-NRLM as empowerment model.
2. To explore empowerment variables to find factors of empowerment.

#### **5. Data base and methodology:**

**5.1 Data collection:** Primary data were collected using preset Questionnaire. SHGs of Amlokhi village under Amolkhi panchayat have been taken for the study. A simple random sampling technique has been used for selecting samples of the present study. Initially targeted sample units were found out by contacting Block level federation and then Panchayat level federation and village federation and afterwards their contact numbers were used as required. The total numbers of SHGs under Amlokhi village are 58 which cover 585 women members (SC=7, ST=2, OBC=181, others including Minorities=395) with average membership of 10.08 members per SHG. Out of 58 SHGs 22 SHGs were selected randomly for data collection. Every member of each of the randomly selected SHGs was taken as sample unit which gave a sample size of 213 members. The sample size covers 36% of total member out of the total SHGs in the study area. Since no published data are found in the literature review regarding the population of the study area, no hypothesis has been set.

**5.2 Data Analysis:** The present study is based on primary data in which inferential statistics were used. Hence all necessary statistical tests were done to come to the conclusion. Data were explained using Statistical Package for Social Sciences (SPSS). Descriptive Statistical analysis was done to see the nature of the variables under the factors generated. Exploratory factor analysis is used to explore the variables of empowerment which were adapted from literature review. To see the normality of the data Kolmogorov-Smirnov test and Shapiro Wilk test of significance has been done. For exploratory factor analysis Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test, Principal component analysis were done. For comparing the mean values among different groups independent sample Kruskal-Wallis test and Mann-Whitney U test has been done for between and among the groups to see the differences among sample groups regarding SHG as empowerment model.

**5.3 Reliability & Validity of data:** Overall reliability test for all variables have been done with the hypothesis that they are not different from population distribution. Kolmogorov Shemornov test of reliability has been done. Table-1 shows Cronbach alpha is equal to .780 which is statistically not significant to reject the null hypothesis that data are from the same population. Hence further data management process has been continued for the

study.

**Table-1, Reliability Statistics**

Cronbach's Alpha	N of Items
.780	17

Source: Researchers study from primary data

**5. 4 Test of normality of individual variables:** To see normality of the distribution of data Kolmogorov Smirnov and Shapiro-Wilk test has been done which confirms in Table-2 that data are not normally distributed at 95% confidence interval (p<.05).

**5. 5 General Profile of members:** The study has been conducted in the Amlokhi village of Bajigaon Development Block of Nagaon, Assam. Study was conducted among the 213 members spread over the 22 SHGs in the study area. In the general profile Age, Caste and educational standard of the samples are studied. It is clear from the Table-3 below shows age structure of the sample that considering three distinct age groups i.e. below 31 years (Yong Stars), between 31-39 years(Middle Age Group) and 39- 65 years(Upper aged People), it is observed that 74 women become members of SHG who are young stars, constitutes 34.7% of the total sample population. 77 numbers of women falls in Middle aged group of the total sample and that covers 36.2% of the total population. At the top 62 people are of the upper age group which constitute 29.1% of the total sample size. The table clears that most of the members are from the young and middle group which constitutes 70.9% of the total sample.

**Table-2, Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Spirit to work with Team	.220	213	.000	.872	213	.000
Work With Friends	.343	213	.000	.795	213	.000
Work with SHG	.285	213	.000	.849	213	.000
Self Image in the Family	.249	213	.000	.864	213	.000
Self Image in front of friends	.249	213	.000	.864	213	.000
Self Image in front of husband	.370	213	.000	.762	213	.000
Decision Making Regarding Education of Children	.258	213	.000	.866	213	.000

Decision Making General Selling Decisions	.219	213	.000	.880	213	.000
Decision Making Buying Property	.377	213	.000	.751	213	.000
Participation in Family Function	.262	213	.000	.845	213	.000
Participation in social Function	.262	213	.000	.845	213	.000
Development of Administrative aptitude	.298	213	.000	.844	213	.000
Development of Administrative Knowledge	.298	213	.000	.844	213	.000
Development of Interest to be president/ Secretary of SHG	.298	213	.000	.844	213	.000
Confidence to talk inside family	.292	213	.000	.816	213	.000
Confidence to talk inside meeting	.266	213	.000	.853	213	.000
Confidence to talk inside bank	.266	213	.000	.853	213	.000

Source: Researchers study from primary data

**Table-3 General nature of the data by the Age group of the member**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yong Stars	74	34.7	34.7	34.7
	Middle Age Group	77	36.2	36.2	70.9
	Upper aged People	62	29.1	29.1	100.0
	Total	213	100.0	100.0	

Source: Researchers study from primary data

#### 6.5 Cast of the members:

The Table-4 shows that considering 5 categories in cast i.e. SC, ST, Minority, OBC and Others. A total of 5 members i.e. 2.3% are SC, 2 members are ST which covers .9%, minorities are 5 i.e. 2.3% and 114 members are from OBC category which constitutes 53.5%. Others category members are of 40.8% i.e. 87 in numbers out of the 213. OBC constitutes the major part of the members followed by the Others community which is mainly general cast people.

**Table-4 Cast of the member**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SC	5	2.3	2.3	2.3

ST	2	.9	.9	3.3
Minority	5	2.3	2.3	5.6
OBC	114	53.5	53.5	59.2
Others	87	40.8	40.8	100.0
Total	213	100.0	100.0	

Source: Researchers study from primary data

**5.7 Educational Standard of the members:** Education plays an important role in economic activities. Well educated people are more efficient managers than the illiterates. Economic activities are more efficiently performed by educated people. In this study a comparison based on educational groups are made. It is observed from the Table-5 that out of 213 sample members 203 members are below the standard of Metric. These members are either illiterate or have studied up to metric. This group constitutes 95.3% of the total members. Other two standards were also studied as up to HS means who have passed HS or left study during under graduate degree studies and who have passed graduation and more. The Up to HS group covers only 4.7% figuring 10 members. It is found that no members have recorded to pass the Graduation and more among the members.

Table-5 Education level of the member

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to Metric	203	95.3	95.3	95.3
	UP to HS	10	4.7	4.7	100.0
	Total	213	100.0	100.0	

Source: Researchers study from primary data

**5.8 Duration of the membership in the SHG:** A description of the duration of the operation of SHG is also important since work experience make economic activities efficient. A study has been done to see such objectives. Below Table-6 shows that 10 SHGs members are working for one year or less which is 4.7% of the total SHG members in the study. 117 numbers of SHG members are operating for at least 5 years. This group constitutes 54.9% of the total SHG members and is the largest group. Older SHG member group are also found which is counted as 86 in numbers constituting 40.4% of the total SHG members.

Table-6 Duration of Operation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid Newly Opened (Within One Year)	10	4.7	4.7	4.7	
Running Since at least 5 years	117	54.9	54.9	59.6	
Older SHG (running for at least more than 5 Years)	86	40.4	40.4	100.0	
Total	213	100.0	100.0		

Source: Researchers study from primary data

**6. Analysis of Data:** Following Table-7 describes about the characters of the variables against which data were collected. Data were collected from 213 members of SHGs spread over 213 SHGs promoted by the DAY-NRLM at Amlokhi Village. A total of 17 empowerment variables were selected from the literature review and taking comments from some experts. Variable are selected based on existing situation of the members of SHGs for which some variables were adapted and some were set after consulting with the experts. Data were collected using a 5 point Likert Scale. Following Table-7 shows that all variables other than Variable-1 have mean above 3 in the Likert scale.

Table-7 Descriptive Statistics

	Mean	Std. Deviation	Analysis N
V1-Confidence to talk inside family	2.86	.782	213
V2- Confidence to talk inside meeting	3.58	.764	213
V3-Development of Administrative aptitude	3.21	.871	213
V4-Self Image in the Family	3.64	.883	213
V5-Decision Making Regarding Education of Children	3.75	.852	213
V6- Participation in Family Function	3.68	.747	213
V7- Spirit to work with Team	3.71	.906	213
V8- Work With Friends	3.46	.804	213
V9- Work with SHG	3.80	.782	213
V10- Interest to be President/Sec. of SHG	3.26	.742	213
V11- Confidence talk inside Bank	3.59	.770	213
V12- Decision Making regarding buy and sale	3.51	.914	213
V13- Development of Administrative Knowledge	3.18	.885	213
V14- Participation in Social Function	3.69	.752	213
V15- Decision Making of Buying Property	3.38	.721	213
V16- Self Image in front of Husband	3.81	.663	213

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V13- Development of Administrative Knowledge	3.18	.885	213
V14- Participation in Social Function	3.69	.752	213
V15- Decision Making of Buying Property	3.38	.721	213
V16- Self Image in front of Husband	3.81	.663	213
V17- Self Image in front of friends	3.64	.887	213

Source: Researchers study from primary data

**7. Factor analysis:** To confirm the factors of the empowerment an exploratory factor analysis has been conducted among the used 17 variable. Table-8 confirms Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is .637. Chi-Square is 4444.808 with a significance .000 ( $p < .05$ ) confirms exploratory factor analysis. To find the factors of empowerment communalities and anti-image are observed with factor rotation. With a rotated component matrix analysis 6 factors are found by using following methods.

Table-8 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.637
Bartlett's Test of Sphericity Approx. Chi-Square	4444.808
Df	136
Sig.	.000

Source: Researchers study from primary data

Following Table-6 shows the component transformation Matrix for six factors which are used for empowerment model.

Table-10 Rotated Component Matrix<sup>a</sup>

	Component

	1	2	3	4	5	6
Development of Administrative aptitude	.975					
Development of Administrative Knowledge	.965					
Interest to be President/Sec. of SHG	.879					
Spirit to work with Team		.945				
Work with SHG		.907				
Work With Friends		.850				
Confidence talk inside Bank			.959			
Confidence to talk inside meeting			.959			
Confidence to talk inside family			.710			
Decision Making Regarding Education of Children				.894		
Decision Making regarding buy and sale				.821		
Decision Making of Buying Property				.810		
Participation in Family Function					.988	
Participation in Social Function					.984	
Self Image in the Family						.916
Self Image in front of friends						.916
Self Image in front of Husband						.479

Source: Researchers study from primary data

Table-9 Total Variance Explained

Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	2.691	15.831	15.831
2	2.485	14.618	30.449
3	2.474	14.555	45.003
4	2.316	13.623	58.626

5	2.037	11.984	70.611
6	2.005	11.794	82.404

Researchers study from primary data

### 6.1 Summary of the test -

**6.1.1 Extraction Method:** Principal Component Analysis. a. Reproduced communalities b. Residuals are computed between observed and reproduced correlations. There are 13 (9.0%) no redundant residuals with absolute values greater than 0.05. Total variance explained by factors 82.404%. Considering the Table-10 the factors that have been abstracted are named as 1. Administrative Empowerment 2. Empower for Team Work 3. Empower to Talk 4. Empower in Decision Making 5. Social Empowerment 6. Self Esteem. Using these six factors an overall score has been calculated to generate empowerment construct which is the dependent variable for this model. Age, Education standard, cast and duration of operation of SHG are the determining factors.

The Table-11 shows the responses of the samples with a deviation from the mean considered to be as zero. With 5 Point Likert Scale where 1= strongly do not agree, 2= do not agree, 3= may or may not agree, 4= agree and 5= strongly agree. To analyse these data for the entire data these responses are grouped in to two categories- category 1= No Empowerment where responses are below median and another category 2= Empowerment who are responded median and above. An empowerment model has been constructed with all these six factors to see overall response on empowerment of the sample groups. Table-11 below shows that 10.8% respondents do not agree to believed that SHG has contributed to increase empowerment as they responded below median and 89.2% people believed that SHG has contributed in empowerment. It is important to mention that almost half of the samples have responded in both the categories.

Table11 Test Statistics of Empowerment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Empowered	23	10.8	10.8	10.8
	Empowered	190	89.2	89.2	100.0
	Total	213	100.0	100.0	

Source: Researchers study from primary data

**Table-12a Descriptive statistics of all six factors of Empowerment**

		Development of Administrative knowledge	Group orientation	Confidence to talk	Participation in family Decisions	Social Empowerment	Self Esteem
N	Valid	213	213	213	213	213	213
	Missing	0	0	0	0	0	0
Mean		9.6479	11.2770	10.9765	10.0282	10.6432	7.3662
Median		9.0000	12.0000	11.0000	11.0000	11.0000	8.0000
Std. Deviation		2.36583	3.61252	2.25799	2.07163	2.14441	1.49123
Minimum		6.00	3.00	5.00	4.00	6.00	4.00
Maximum		15.00	52.00	15.00	14.00	15.00	10.00

Source: Researchers study from primary data

**Table-12 b, Test Statistics**

		Development of Administrative knowledge	Group orientation	Confidence to talk	Participation in family Decisions	Social Empowerment	Self Esteem
Chi-Square		287.798 <sup>a</sup>	231.366 <sup>a</sup>	212.075 <sup>b</sup>	423.296 <sup>b</sup>	110.427 <sup>a</sup>	176.366 <sup>c</sup>
Df		9	9	10	10	9	4
Asymp. Sig.		.000	.000	.000	.000	.000	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 21.3.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.4.

c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 42.6.

Source: Researchers study from primary data

**6.1.2 Cast of the Members:** Inter cast response to the empowerment model: Kruskal- Wallis Test has been conducted to see that whether there is significant difference is there in the responses between different casts. Table-12 shows a Chi-Square value of 3.818 with 4 degrees of freedom the significance level is .431 which clearly indicate to accept the null hypothesis that there is no significant difference between all the group means on empowerment model.

Test Statistics <sup>a,b</sup>	
	Empowerment_12
Chi-Square	3.818
Df	4
Asymp. Sig.	.431

a. Kruskal Wallis Test

b. Grouping Variable: Cast of the member

Source: Researchers study from primary data

**6.1.3 Education level:** Mann-Whitney U Test conducted for the groups on education level. It is already mentioned that there are only two education group found among the sample i.e. up to metric and up to HS group (1= up to metric and 2= HS passed no body marked in category 3= Bachelor degree and above category). The Mann-Whitney U in Table-13 for 2 independent sample groups is 900.000 with a significance of .261 which indicate to conclude that there is no significant difference in the mean values between the groups. That is there is similarity of the response on the empowerment model.

Table-13 Test Statistics<sup>a</sup>

	Empowerment_12
Mann-Whitney U	900.000
Wilcoxon W	21606.000
Z	-1.124
Asymp. Sig. (2-tailed)	.261

Source: Researchers study from primary data

**6.1.4 Duration of membership:** A similar test has also been conducted between the different duration of membership operation between three groups. In Table-15 the Chi- Square value is .103 with a degrees of freedom= shows significance .950 by which we fail to reject the null hypothesis that group means responses are different significantly and conclude that responses of all groups for the empowerment model is statistically similar.

Test Statistics<sup>a,b</sup>

	Empowerment_12
Chi-Square	.103
Df	2
Asymp. Sig.	.950

Test Statistics <sup>a,b</sup>	
	Empowerment_12
Chi-Square	.103
Df	2
Asymp. Sig.	.950

a. Kruskal Wallis Test

b. Grouping Variable: Duration of operation of SHG

Source: Researchers study from primary data

**6.1.5 Age group of members:** A similar test has also been conducted between the different age groups of member operation between three groups, up to the age of 31, between 31 to 39 and 39 and above, levelled as Lower aged, Middle aged and upper aged group. In Table-16 the Chi- Square value is .950 with a degrees of freedom= 2 shows significance .622 by which we fail to reject the null hypothesis that group means responses are different significantly and conclude that responses of all groups for the empowerment model is statistically similar.

Table-16, Test Statistics<sup>a,b</sup>

Test Statistics <sup>a,b</sup>	
	Empowerment_12
Chi-Square	.950
df	2
Asymp. Sig.	.622

a. Kruskal Wallis Test

b. Grouping Variable: Age Goup of Members

Source: Researchers study from primary data

**7. Conclusion:** Presently SHG has been accepted as a powerful instrument for empowering women and alleviation of poverty all over. In many studies it is seen that SHG has empowered women socially and economically and has become an effective measure of poverty alleviation. Women are able to participate in family matters like decision making regarding buying and selling regarding children education and health care and has enabled them to participate in social progress by practicing SHG model. The exploratory framework of present study explores social and psychological factors of empowerment of women in the Amlokhi village of Nagaon district of Assam. 17 variables were explored in this study which confirms six constructs contributing to it. From the descriptive Table-11 it is seen that 89.2 % people are benefited by the SHG model. In factor wise analysis it is seen that differences of mean values of all the factors are statistically significant. This is seen in the Chi-Square table

that p-values are less than .05 ( $p>.05$ ) for all six factors. This concludes factors are significantly different from each other in contributing to the empowerment. But from the analysis of demographic factors to confirm their responses to the empowerment model it is seen that no statistical significance are present to reject the null hypotheses. Hence it is concluded that the SHG model in the present study establishes empowerment among all categories of bottom line women of the society. It is also significant to see that factors generated are social and psychological in nature. Thus the paper has important sociological policy implication. It is important to emphasise on social and psychological inclusion for social welfare through SHG model.

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