



SELF HELP GROUP AND ITS ROLE IN WOMEN EMPOWERMENT IN ASSAM WITH REFERENCE TO TINSUKIA DISTRICT

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ABSTRACT

Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. It refers to increasing and improving the social, economic, political and legal strength of the women to ensure equal right to women to claim their rights. The overall development of the nation remains as a paradox until and unless the women get empowered. The under privileged rural women are still far from empowerment. Unemployment, illiteracy and low social recognition have made them so. Economic empowerment is undoubtedly the key and it may lead to all other kind of empowerment. This is more true in the context of women. Therefore, Self-Help Group has emerged as most successful strategy in the process of socio-economic and political empowerment of rural women. The concept of women's empowerment appears to be the outcome of several important critique and debate generated by women's movement throughout the world particularly by third world feminists.

KEYWORDS: *Women empowerment, poor women, Unemployment, Self Help group*

1. INTRODUCTION

1.1. Women Empowerment: Empowerment a strong articulated goal of development has become very attractive in recent years in the third world countries. Many development agencies realize empowerment as a key to alleviate poverty in developing countries. Women represent half of total population in the entire world including India. It is also true that women comprise the majority of population below poverty line, therefore, it is very essential to mobilize the poor women by offering them a range of economic options along with necessary support measures to enhance their capabilities. Keeping in view of this, government of India celebrated the year 2001 as the "Women Empowerment Year" with launching of new programs for socio-economic and political upliftment of women.

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strategy in the process of socio-economic and political empowerment of rural women. The concept of women's empowerment appears to be the outcome of several important critique and debate generated by women's movement throughout the world particularly by third world feminists.

1.2. Self Help Group : Since independence, the Govt. of India has adopted various plans and programmes to alleviate poverty and for the development of rural economy. But still the rural sector of our country is remained unchanged. The emphasis needs for revitalization of the rural economy. It was assumed that various poverty alleviation programmes IRDP, TRYSEM, DWCRA, etc. Could not able to enhance income level of the rural masses. Therefore, to improve the situation, government has decided to restructure the self-employed programme on 1st April, 1999 the Swarnajayanti Gram Swarojgar Yojna has been introduced. This is a holistic programme covering all aspect of self-employment such as organization of poor into SHGS, training, credit, technology, infrastructure and marketing.

SGSY lays emphasis on group approach under which rural poor are organised in to SHGs and their capacity building for poverty alleviation. Emphasis has been given to involve women member in SHGS and at block level at least half of the SHGs should be exclusively of women groups.

SHGS are considered as one of the most significant tools to adept participatory approach for the economic empowerment as well as socio-political development of women. The basic objective of a Self Help Group is that it acts as the form of the

members to provide space and support to each other. It enables its members to form to co-operate and work in a group environment. It is a financial intermediary committee usually composed of 10-20 local women or men. Self Help group is a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need. Members also make small regular saving contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are linked to banks for the delivery of micro-credit.

The Self Help Group movement in Assam currently becomes much more popular. A large number of SHGs are formed in all corner of Assam. Different NGOs and DRDA are taking the initiative to launch a massive campaign against unemployment problem of women by forming SHG in all the district of Assam. The women of Tinsukia district have also undertaken different activities through SHG. The women in Tinsukia district particularly in rural areas involved themselves in Self Help group and also been trying to improve their socio-economic status.

Therefore, the present study is an attempt to analyse the role of Self Help Group in women empowerment in on the eastern most part of Assam and Assam is situated in the eastern most part of India. There are three sub divisions in Tinsukia District namely Tinsukia, Margherita and Sadiya. The district has 7 blocks , they are Margherita, Saikhowa, Sadiya, Kakopather, Hapjan , Guijaan, and Itakhuli

Development Block. These blocks are taking lot of initiatives for the formation of Self Help Group in rural areas. So the present study will act as a sample to analyse the role of Self Help Group in the empowerment of Women in Assam.

1.3 OBJECTIVES

The study contains the following basic objective :

- a) To analyse the role of Self Help Group in empowering women in Tinsukia district of Assam.
- b) To study the level of Satisfaction of members in SHGs.
- c) To find out the problems faced by the members of SHGs.
- d) The study also makes an attempt to suggest measures for future development of women and make Self Help Group a success.

1.4 METHODOLOGY

The study is based on primary data basically. Primary data have collated through the following methodology.

- 1. Selecting the sample method.
- 2. All the respondents were interviewed with the help of structured questionnaires.

Although some data have been collected from secondary sources: Books, Journal Internet etc.

The present study is confined in Tinsukia district of Assam. The sample size in two hundred respondents from different Self Help Groups of Tinsukia District of Assam.

2. ANALYSIS AND INTERPRETATION OF SURVEYED DATA

The respondent’s opinion about the satisfaction is given in the table.

Table : 2.1

Sl. No.	Response	No of Respondents	Percentage
1.	Highly Satisfied	75	37.5%
2.	Satisfied	100	50.0%
3.	Unsatisfied	25	12.5%
	Total	200	100%

Source : Primary Data, Year 2017-2018

The respondent’s opinion about their satisfaction is given in the above table. Their opinions are classified as highly satisfied, satisfied and not satisfied.

Table : 2.2

Age of the SHG members

Sl. No.	Age	No of Reply	Percentage (%)
1.	Before 30 years	56	28%
2.	31-40 years	75	37.5%
3.	Above 40 years	69	34.5%
	Total	200	100%

Source : Primary Data, Year 2017-2018

From the above table reveals that out of total respondents taken for the study 28% of them belong to the age group of below 30 years. 37.5% of the total respondents are in between

age of 31 – 40 years. The remaining 34.5% of the total respondents are above 40 years of age.

Table : 2.3

Educational statement of the SHGs member

Sl. No.	Education Qualification	No of Res	Percentage (%)
1.	Illiterate	52	26%
2.	Literate	148	74%
	Total	200	100%

Source : Primary Data, Year 2017-2018

The table 2.3 shows the educational of the SHG members. 74% of the total respondents are literate and remaining 26% members are illiterate.

Table 2.4

Reasons for joining of SHGs by the members

Sl. No.	Statement	No of Re	Percentage (%)
1.	To attain economic independence	51	25.5%
2.	For passing time	12	6.0%
3.	To get recognition in the society	35	17.5%
4.	For savings	83	41.5%
5.	Others	19	9.5%
Total		200	100%

Source : Primary Data, Year 2017-2018

The opinion for joining the Self Help Group as members the table 2.4 shows that 41.5% respondents had joined Self Help Groups for enhancing their savings.

Table : 2.5

Started any Small Scale Business in your SHGs

Sl. No	SSB	No of respondents	Percentage
1.	Yes	119	59.5%
2.	No	81	40.5%
Total		200	100%

The table 2.5 shows that majority no of self-help groups in the area under study has started Small Scale Business.

Table: 2.6

Income per Annum of SHGs member

Sl. No.	Income per Annual	Number of respondents	Percentage (%)
1.	Below Rs. 10,000	27	13.5%
2.	Rs 10,000 to 20,000	103	51.5%
3.	Rs. 30,000 to 40,000	37	18.5%
4.	More than 40,000	33	16.5%
Total		200	100%

Source : Primary Data : 2017-18

The above table shows that the majority section of respondent's income per annum is between Rs. 10,000 to Rs. 20,000.

3. FINDINGS OF THE STUDY

1. It is found that many SHG group members are from the lower to middle income group. Therefore, we can say that the SHGs are very beneficial for the socio-economic development of BPL families as well as low income families.
2. Maximum number of SHGs are associated with small scale business like piggery, fishery, weaving etc.
3. All the groups have got government subsidies.
4. Through field study it is also revealed that women have become aware of their rights after joining SHGs.
5. A sense of savings habit has also developed among the members of SHGs.

From the above it is obvious that the scheme of SHGs has provided ample opportunity to the women to generate income and also the exposure with the outside world. Some of the self-help groups of Tinsukia District are really very active and they are making good progress. During filed survey, it was revealed that before joining SHGs these women had to depend on others to meet their personal expenses. But now they are earning reasonably and also adding to the family income. They have become self-confident, enthusiastic and have a very positive outlook. These hesitant poverties shaken women could never think of running a business of their own which involves going out of their homes regularly and approaching institutions like the Banks or Block Office. Now

they are confident enough to go to any place and talk to anybody to achieve their goals.

No wonder that it is a success story, yet a few women SHGs of the area under study are not doing well and have not received any loan from the Bank or the Government. It is also revealed during the course of the study that lack of leadership quality and motivation, lack of skills in preparing business plan, indifferent attitudes of banks, lack of technical knowledge, failure in returning individual loan in time, inability to maintain proper account book, ledger book etc. are the reasons for the failure of some SHGs.

4. SUGGESTIONS AND CONCLUSION

Self-help group is an important tool which helps the rural women to acquire power for their self-supportive life. SHG plays an important role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. Therefore, following measures are suggested to solve some problems faced by the SHG members.

1. In order to strengthen women empowerment, female literacy has to be promoted.
2. Rotation of responsibility has to be made compulsory, so that it will lead to empowerment, because it is observed in many SHGs, the same person is continuing in the offices as group secretary. So rotation of the groups secretary is necessary for equitable exposure to the banking transaction.

3. Every Self Help Group should start social activity and small scale business.
4. Minimise the instalment amount to attract low income group members also.
5. Some training should be given to the members of SHGs.

It can be concluded that Self Help Groups of the area under study are working smoothly. It is also observed that the socio-economic factor has been changed after joining SHGs. But the savings is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. Since, SHGs have the potentialities to play a vital role in the process of socio-economic reconstruction of the country in general and empowerment of women in particular, a positive and healthy attitude of the society is the need of the hour. There is also urgent need for imparting technical knowledge and developing commercial outlook amongst the women beneficiaries for effective implementation of the Self Help Group idea. Panchayat and Rural Development should also organise extensive training programmes for the SHGs at block level.

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