

# Role of Self-Help Groups on Economic Empowerment of Rural Women in Assam

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## ABSTRACT

*Women's empowerment is the process in which women elaborate and recreate what it is that they can be done and accomplish in a circumstance that they previously were denied. Women Empowerment is a process which makes the women financially independent, educated and progressive, enjoying good social status, employment and decision making process.*

*Self-Help Group or in short SHG is now a well-known concept. The SHG have immersed deep in our present society. Self-Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The broad goals of a self-help group are to bring about personal and social-economic change for its members and society.*

*Now, Self-Help Group plays a vital role on upliftment of economic standards of rural women. Self-Help Group and economy of the rural women are reciprocally related, because in our rural society so many SHG makes the women financially independent. In this paper, it is tried to prove the relationships of SHG and economic upliftment of rural women.*

## 1. INTRODUCTION :

Women in any nation constitute nearly half of its population. But their contribution of the economic development throughout the world is meagre they were kept away from the mainstream of the economic development. The economic status of the women in our country is not encouraging. Their work is not rightly appreciated their economic contributions are undervalued, yet they have enough entrepreneurial talents. Due to lack of organizational and financial support they are not able to convert their dreams into economic activities. Realizing the above facts, various programmes are launched by Govt. in different plan periods for Empowerment of women and to induct them in socio-economic race. Thus the

economic independence through the provision of easy assessability to credit seems to hold the key for upliftment and to development entrepreneurial culture among the women of our country.

Women's contribution played a vital role in the economics at family and society level. Women refer to persons of the female (above) fifteen years older, whether or not they were already married. In the early stage of societal developmet, agriculture was the main economic activity. In shifting agriculture, men do little work, while women do the most. In somewhat more densely populated regions where agriculture is of extensive plough cultivation. Women do litte work and men do much more. In regions of intensive cultivation of irrigated land, both men and

women certainly put in more hard work. In that way women are put to hard work to meet the economic ends. Since India's economy is primarily oriented and rural based, all women tend to work.

Empowerment is a multi-level construct consisting of practical approaches and applications, social action processes and individual and collective outcomes. In the broadest sense, empowerment refers to individuals, families, organizations and communities gaining control and mastery, within the social, economic, and political contexts of their lives, in order to improve equity and quality of life. The empowerment process, encompasses several mutually reinforcing components which are supported by economic independence, which implies access to land control over production resources. A second component of empowerment is knowledge and awareness. The third one is self image and self esteem. The ultimate compound is self autonomy. The empowering women put the spot light on their health, education and employment.

Self-Help Group or in short SHG is now a well know concept. Self-help group is a group of homogenous members of the needy people who meet the consumption needs of day to day from its own savings and collective fund generated among themselves. It is a thrust, belief and conviction of the community. This group is a voluntary one formed of areas of common interest so that they can think, organize and operate for their development. SHGs play crucial role in improving the savings and credit and also in reducing the poverty and social inequalities.

The main concept of SHGs has emerged as a panacea for current rural problems. The main activities of the SHG, are participation, planning, resource mobilization, self-management and mutual help. SHGs have enhanced the status of women as participants, decision makers and beneficiaries in development activities. It is a tool for encouraging the Assam rural women to take active participation in development activities. At

present SHGs have created great confidence in the minds of rural women to succeed in their day to day life. Self employment is only the best alternative available to make the rural women empowered through SHGs and it can stimulate the process of sustainable rural development. The involvement of women in Self-Help Groups thus has made them discover their inner strength, gain self-confidence, and women in rural areas find a new identity.

## 2. AIMS AND OBJECTIVES :

The objectives of this study can be mentioned as follows :

1. To find out the rural women's participation in economic activities through Self Help Groups (SHG)
2. To describe the Role of SHGs in Economic Empowerment of Rural Women.

## 3. METHODOLOGY :

This is a theoretical paper and I have followed the descriptive analytical method. While preparing this paper, taken help from the secondary sources that includes books, journals, magazines, internet, newspaper etc. It must be admitted at the beginning that this is a working paper keeping a lot of options open for further survey and research.

## 4. DISCUSSION AND ANALYSIS :

Self-Help Group is a tremendous sources of economic empowerment of rural women. Present day more than 80 percent women engaged with Self-Help Group. In order to empower rural women economically Self-Help Groups (SHG) enhance financial stability by involving them in income generating activities such a producing toy-making, meat making, preparing ready made clothes, embroidering works, knitting, agarbatti making, tailoring, candle making etc. The SHGs seem to be functioning comparatively well in many of the rural areas of Assam.

Motivation to participate in Self-Help Groups made a significant impact on women empowerment both in social and economical aspects. Friends and relatives government departments were the main drivers in motivating women to be part of the SHG. Other factors such as self motivation and family members reportedly had insignificant role. Interactions revealed that factors to earn additional income for the family and develop saving habits were the main reasons for getting involved in the SHG activities. The other factors such as to development self and mutual help, mobilise available resources, enhance their status in the family and society, enhance investing power to generate more income and to avail loan and government subsidy are also appeared to be important social change and development.

#### **5. ECONOMY :**

Assam is very rich in natural resources. People have been attracted by its fertile land, blue hills, green forestry, raw materials and therefore in time to time different racial groups had come to these two fertile valleys namely Barak and Brahmaputra valley for different purpose viz. agriculture, business, administration etc. The upper Assam districts are major reserves of oil and natural gas. Traditionally Assam is famous for cottage industry which helps to grow a significant role in socio-economic life of Assamese society. Weaving is the traditional craft of the Assamese which represents the artistic skill of craftsmen. It is noticeable that in rural areas almost every household of Assamese people, there is a handloom to use to produce silk and cotton cloths with exquisite design. The Eri, Muga and Pat are basic silk product of Assam. Many of the self-help-groups in Assam are involved in handloom and handicraft product.

#### **6. ECONOMIC EMPOWERMENT OF WOMEN :**

Economic empowerment of women is one of the most important parameters of the overall empowerment

which includes social, psychological and political aspects of empowerment. Economic empowerment in terms of increased income, self employment and thrift creation may result in women's ability to influence or make decision, increased self confidence, better status and role of household etc. It is expected that microfinance provided to women SHGs for promoting of productive activities or entrepreneurship will bring out positive impact on asset base owned by women, monthly income, savings, decision making ability related to enterprises reduction in the vulnerability in case of emergencies and improvement in the monthly consumption level and family welfare. So, it is equally important that the women have full control over the resources such as income, loan and savings and have decision making ability and power to use them for pursuing their own interests.

#### **7. ECONOMIC ACTIVITIES OF TRIBAL WOMEN OF ASSAM :**

Self Help Group plays a vital role for economic development of rural tribal women. Tribal women participate in a major way in their families economic activities. In fact they are the major contributors to most of the agricultural and forest related activities. In agriculture they are involve in transplantation, weeding, harvesting, winnowing and deshushing. Only ploughing is left to the men. Tribal peoples are primarily engaged in agriculture and farming is their biggest occupation. The women community mostly engage themselves in the job of weaving which are sold in the market. The tribal women share more or less equal responsibility with men in economic activities. Rearing of animals like pigs, goats, chickens among the tribal women help in the upliftment of economic condition of the family. Tribal women may be illiterate, but they extremely hard working, industrious and proficient in their spheres.

### 8. WOMEN'S AWARENESS ABOUT THEIR RIGHTS:

Women's awareness about their rights and practices of these rights is considered to have positive influence on women's empowerment. In order to minimize gender gap or gender inequality and to promote empowerment, it is essential for women to recognize root causes of their problems as well as inherent structural and institutional discrimination. There is also a need of restructuring of women's role that restricts their own growth.

### 9. GOVERNMENT INITIATIVES:

In order to give protection to the economic interest and rights of women folk the government has undertaken various socio-economic legislation which cover areas such as right to property or inheritance, equal wages, working conditions, maternity benefits and job security. The government also undertaken variety of programmes for benefit of rural women, and all these programmes help to protect the social and economic interest of rural women.

From 1990's self-help group movement has got a successful path not only as financial supportive group but also as a platform for the poor and women to empower themselves psychologically, socially and economically. Several steps were taken by the National Bank for Agriculture and Rural Development, Reserve Bank of India and some leading Non-Government organizations for upliftment of self-help group. NABARD supported and funded an action research project on saving and credit. RBI issued a circular in 1991 advising the commercial banks, the regional rural banks and the cooperatives to extend credit to the self-help groups. In 1994 under NABARD pilot project on 500 self-help groups, the RBI working group reviewed the functions of NGOs and self-help groups and gave guidelines for achieve success. Swarna Jayanti Gram Swarozgar Yojana is a holistic programme initiated by Government of India in April 1999 covering all

aspects of self-employment like organization of rural poor into self-help Groups, capacity building training, planning infrastructure development, financial support through micro credit, subsidy and marketing opportunities. The state institute of Rural Development (SIRD), Assam is the apex institute for training and research in rural development. State institute of rural development Assam helps in formation of self-help groups and bank linkage for microfinance in different districts of the state.

### 10. SELF-HELP GROUP AND ECONOMIC EMPOWERMENT OF ASSAM:

Self-Help Group (SHG) have been playing a important role in present society to upliftment of economic conditions of rural Assamese women. Since the 1970s the idea and practice of SHG has developed worldwide as a major social phenomenon for poverty alleviation and women empowerment. Self-Help Group (SHG) are considered as one of the means to empower women by providing easy access to credits. It is believed that easy access to credit would enable women to participate in income generating activities by establishing micro enterprises and in the process enhance well being in the household. It is also revealed that SHG generate self-employment build their confidence and improves the access of women to credit. Self-Help Groups (SHG) are fast emerging as powerful tool of socio-economic empowerment of the poor women in rural area. Self-Help Groups plays today a major role in poverty alleviation in rural Assam.

Women empowerment is supported by SHGs. Women empowerment takes place when women challenge the existing norms and culture, to effectively improve their well-being. Economic independence and ability to take decisions within the households are essential for women empowerment. SHGs has facilitated the formation of social capital, where people learn to work together for a common purpose in a group or in an organization. SHG has a positive impact on women

members and in many cases it has been proved that SHGs promote women empowerment. SHG normally constitute 10-20 rural women from the same village, mostly poor, who come together to contribute two-weekly or monthly dues as savings and provide group loans to their members.

**11. CONCLUSION :**

Now a days women play an active role in the every development sector, women slowly have taken important place in the nation development. But in the most of the rural areas women are dominated in man dominated societies. When women empowered then automatically their life style and standard of living also change. So, it is the best time to get chance to women to take part in decision making and for the individual development and the groups of individual.

Women are an integral part of every economy. All round development and harmonious growth of a community would be possible only when women are considered as equal partners in progress with men and SHG plays a vital role for economic development of rural women. Rural women's economic empowerment is utmost significance in order to achieve a lasting and sustainable development of the society. There is no debate regarding the fact that economic empowerment is one of the basic needs of a women which helps her to fight for her rights. When we talk about economic

power of women, we must not forget that there are some pre-defined field for women such as service sector textile industry, teaching etc. The women of Assam are very hard worker. Assamese rural women participate in a major way in their families economic activity. Majority of the rural Assamese people work in agricultural sector. Most of female worker are employed in agricultural sector. In last few years many self-help groups have been formed with government aid in order to make women empowerment. From the above discussion it is clear that the women of rural Assam participate equally in government or private wage labour work and plays a tremendous role in rural economy. In this regard SHG Bank linkage programme is emerged as a path for the poor in getting microcredit from micro finance institutions. Several steps were taken by the National Bank for Agriculture and Rural Development, various government programmes initiated by the government and some leading Non-Government Organisations for the upliftment of the poor, especially women to empower them. Mainly NABARD is taking initiatives to cover self-help Groups to link with banks. Swarnajayanti Gram Swarojgar Yojana is also playing as a mother role of poverty alleviation programmes. Gandhi said, "Train a man and you train an individual, train a women and you build a nation". It is really apt of Self-Help Groups.

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