

Women Empowerment And Self Help Groups In Assam

Mr. Lila Bora

Assistant Professor, Department of Political Science, Pandu College,
Guwahati, Assam

Abstract: Empowering citizens is a primary function of modern nation-building. Modern nation states try to set up several modalities of citizen empowerment and policy implementation. All across the nations, it is evidence that empowerment of women can be achieved through the provision of microcredit to Self-Help Groups members. Assam is a place where people are mostly depending on agrarian production and development. The people of rural Assam not only face unemployment and infrastructural underdevelopment but they also eliminated from the urban business economy and market. The present study is based on the role of Self-Help Groups as a women empowerment model in both rural and urban Assam. This study primary focus on the effectiveness of Self-Help Groups in terms of women empowerment in India in general and Assam as a particular. The main objective of this paper is to examine the successful performance of various Self Help Groups in the state and women participation in this groups as well as the government response. Finally, an effort will be made to give some suggestion, which can help to accelerate women empowerment through Self Help Groups in Assam.

Keywords: Women Empowerment, Assam, SHG, Employment, Income

I. INTRODUCTION

United Nations (UN) defines empowerment the processes by which women take control and ownership of their lives through the expansion of their choice. It is the process of acquiring the ability to make strategic life choice in a context where this ability has previously been denied. Empowerment can take place at a hierarchy of different levels- individual, household, community and societal and is facilitated by providing encouraging factors, etc. In India despite the six-decades of planned economic development women empowerment is quite negligible and discouraging. Women constitute 50 percent population in India. Majority of them depends on men for their livelihood and continue to be voiceless section and economic value do not attach to the women. However, of late, Indian women have come out of the four walls of the kitchen and shown their willingness to take up entrepreneurial activities. Women of today want more economic freedom. Further, many women have proved that they are more efficient than men in contributing to the growth of the economy. They have to undertake entrepreneurial activities to create additional wealth for the nation and to solve

the problem of unemployment and poverty. Entrepreneurship development among women, particularly among rural women, will strengthen the rural and national economy. 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 society. It refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal right to women and to make them confident enough to claim their rights, such as- (1) Living life freely with a sense of self-worth, respect, and dignity; (2) Have complete control of their life, both within and outside of their home and workplace; (3) To make their own choices and decisions; (4) Have equal rights to participate in social, religious and public activities; (5) Have equal social status in the society. 6. Get the equal opportunity for education; (7) Get equal employment opportunity without any gender bias (8) Get a safe and comfortable working environment. The issue of women empowerment is not important for inclusive societal development but it also important for economic development and participation in the decision-making process. There was, however, does not become an occasion of personal growth as far as the

exploitation of the women, is acted upon in India a male-dominated society where they are a major drawback to the development of the society.

The idea of women empowerment was introduced at the World women's conference in 1985. In India, the empowering women was focused on the eight five year plan (1992-1997) at the grassroots level and empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection, and development of women and children through right based approach was taken care in the tenth five year plan (2002-2007). Hence, the role of SHGs is highly essential which in specific terms covers the following as under:

- ✓ To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- ✓ To create a habit of savings and utilization of local resources in the form of utilizing individual skills for group interest.
- ✓ To create awareness about rights that help in financial assistance.
- ✓ To identify problems, analyzing and finding solutions in the group.
- ✓ To act as a media for socio-economic development of the village.
- ✓ To develop linkages with institutions of NGOs.
- ✓ To help in the recovery of loans.
- ✓ To gain mutual understanding, develop trust and self-confidence.
- ✓ To build up teamwork.
- ✓ To develop leadership qualities.
- ✓ To use as an effective delivery channel for rural credit.

II. SELF HELP GROUPS (SHGS) AND WOMEN EMPOWERMENT

Self Help Groups (SHGs) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity, and joint responsibility. The SHGs ease the availability of microcredit to women as they lack capital and have very little or no access to credits. The Self Help Groups is the brainchild of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. In India, NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. An SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral-free loans decided by the group. Today SHGs have become the vehicle for changing the poor and marginalized group of our society for the better by assisting women in adapting to entrepreneurial activities. The successful functioning of SHGs will lead to the economic independence of women, increase their bargaining power in the society and will empower women both socially and economically which will ultimately

strengthen the society and economy. The United Nations Development Programme (UNDP) in its report in 1995 had clearly stated that unless women are engendered, they would be endangered.

Women empowerment through self-help group constitutes an emerging and fast-growing trend towards social and economic development of the nation. It has become a wise tool to improve social and economic development. Empowerment provides greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief, and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Women empowerment is a universal issue. Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their benefits as well as for society. It refers to increasing and improving the social, economic, political and legal strength of the women, to ensure the equal right to women and to make them confident enough to claim their rights. The government also provides various financial and non-financial assistance to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of Self Help Groups. Hence, they are channelizing their funds for women and rural development through Self Help Groups. This led to the country to launch a mother program called Swarna-Jayanti Gram Swarozgar Yojana (SGSY), which was based on a group approach. Here, the rural poor especially women were organized into Self-Help Groups (SHGs) to enable them to take up viable economic activities on their own on a sustained basis with the support from bank loans and government subsidy.

IMPORTANCE OF WOMEN EMPOWERMENT: Women empowerment is important for the following reasons- (i) To solve women unemployment and under-employment (ii) Equal competence and intelligence (iii) Overall development of the society (iv) Economic benefit (v) Reduction in domestic violence (vi) Reduction in corruption (vii) To reduce poverty and for (viii) National development.

SELF-HELP GROUPS IN ASSAM:

From few decades Self-help Group is emerging as a major instrument which creates employment opportunities for women. It has received widespread recognition as a strategy for poverty alleviation and women empowerment in both domestic as well as community level. To make an independent source of income, women are being involved in income-generating activities through Self-help Group. In India, NABARD is the apex institution which provides microcredit to the poor via SHGs-Bank Linkage program. Under the scheme Swarnajayanti Gram Swarozgar Yojana (SGSY), Self-help Groups and individual Swarozgaries are trained through various stages of development and provided bank loan with government subsidy for their self-employment. In Assam, until the 2015-16 financial year, 13682 SHGs has been formed among which 11305 are women SHGs. The Assam government provide financial grants to 1760 Women SHGs with revolving fund under which National Rural Livelihood

Mission (Centrally Sponsored Scheme), covered 760 SHGs and National Rural Livelihood Project covered 1000 SHGs (World Bank Sponsored Project). In 2016, Highest Number of SHGs formed in Sivsagar district, which is 602 under NRLM. However, the growth of Women Self Help Groups under NRLP = National Rural Livelihood Project is under pressure. The district which is under NRLP project e.g. Chirang, Dhemaji, Hailakandi, Jorhat, Karbi Anglong, Nagaon, Sonitpur, Tinsukia has shown negative growth between targeted and achieved groups. In Jorhat and Nagaon district, only 395 and 787 women SHGs had formed out of 438 and 876-targeted groups respectively.

Year	No of Self Help Groups
2014-15	8450
2015-16	11305

Source: *Statistical Handbook of Assam, 2016*

Table: 1.1: Women Self Help Groups in Assam 2015-16

The government of Assam launch several schemes to promote women empowerment through SHGs. In 2019, a new scheme has launch to empower the tea garden women. The objective of the scheme is to extend financial assistance in the form of grants to women self-help groups of tea tribes' community to be utilized for taking up income generation activities towards enhancement of their family incomes and livelihoods. Under the mission of the Assam Rural Livelihoods Mission, the flagship program aims to provide a sustainable living for women in rural areas, of which 1,1,3 self-help groups have been set up for about one lakh families. The project has provided one-time financing for the newly established non-transparent block SHGs and additional working capital of Rs 10,000 for each SHR registered in the Deen Dayal Endowment Project, which is Gandhi Rajasthani. As per the plan, persons receiving an advance of Rs 15,000. Includes 2017-18 budget plans.

This project will promote the development of rural women in Assam by improving their living standards and taking steps for economic development and increasing their faith in poverty and unemployment.

III. CONCLUSION

There was, however, does not become an occasion of personal growth as far as the exploitation of the women, is

acted upon in India a male-dominated society where they are a major drawback to the development of the society. Today Women are placed in educational institutions, banks, agencies, places, Medical science, engineering, internal affairs, and even small business. Women earn the same as men Women's self-determination, together with family decisions, women participating in social activities and support of social organizations, women are no longer homeless. Violence, women are educated now and they go out to work too. So they gave themselves authority.

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