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**Self-Help Groups of Assam and Its Role in Women Empowerment**

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**Abstract**

Women empowerment is a worldwide issue. 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 and to make them confident enough to claim their rights. The overall development of the nation remains as a paradox until and unless the women got empowered. The under privileged rural women are still far from empowerment. Unemployment, illiteracy and low social recognition made them so. Presently the self-help groups that rapidly increasing in different corners of rural Assam have been creating opportunities for women to be empowered. Here in this study an attempt has been made to study whether the women got scope to get empowered by getting engagement in self-help groups under Margherita Subdivision in Tinsukia District. 50 women from 05 self-help groups, 18 literate and 32 illiterate women were taken as sample for the study. To collect first hand data self structured questionnaire and self structured interview schedule were prepared by the investigators. Percentage was used to analyze data.

**Key Words:** Empowerment, self-help group, *social recognition, privileged, rural women etc.*

**I. Introduction:**

The status of the women in the society is one of the most important issues which draw the attention of the people all over the world. India, as one of the third world countries has many good examples of the unequal distribution of right between man and woman. Although the constitution of India provides equal rights to all, in practical life, we see a reverse situation. Indian women are still undergoing the exploitation of the male dominated society which is a major drawback of the

development of the society. Women, especially in India are thought to be weaker than men, both physically and mentally. Things do not remain the same always. Women are now not the same as they were before. They are now enjoying equal freedom with the men. There is hardly any field in which women are not found now. This is a result of education in one hand and of the changing horizon on the perception of the women as well as man. Modern educated women are now free to get married according to their own choice. We find women occupying some important positions in the society now which is also regarded as women are now empowered. 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 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 and to make them confident enough to claim their rights.

Women comprise half of the population and if that half of the population is neglected, how can the nation's development be achieved? All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in the developmental process. Though the international awareness on gender issues is increasing, in reality many countries have failed to eliminate the increasing gender gap. In most of the developing and under developing countries, gender inequality is a major obstacle meeting the target of Millennium Development Goals. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities.

## II. Concept of Empowerment:

The word 'empowerment' means giving power and power means having the capacity and the means to direct one's life towards the desired goals. The term "power" is the root of "empowerment". Power can be understood in different ways: power over, power to, power with, power within (Oxaal& Baden, 1997). Michel Foucault (1976) refers power as knowledge and derived from below. It requires micro political channels to disseminate throughout the social body (Banu Z., 2001, p17). It relates to how individuals can recognize by analyzing their experience, how power operates in their lives and gain the confidence to act, influence and change. It focuses

participation into decision-making and challenges oppression and inequality with a bottom-up process. It's aimed at decentralizing authority and getting the participation of the deprived section in the decision making process.

Amartya Sen's (1999) approach on 'Development as Freedom' has been a starting point for many recent definitions of empowerment. According to him the goal of development is to increase choices. Kabeer (1999) uses this approach in her definition of empowerment as the movement from an inability to an ability to make choices. Narayan (2002, 2005), Alsop and Heinsohn (2005), Petesh, Smulovitz and Walton (2005), and Ruth Alsop, Bertelsen and Holland (2006) have come together with common conceptual frameworks for understanding empowerment and viewed empowerment broadly as increasing poor people's freedom of choice and action to shape their own lives. It also implies more participatory, bottom-up approaches towards developmental objectives. Empowerment is considered as an outcome of agency and opportunity structure. Agency is defined as the ability on the part of an individual or group to make meaningful choices. The opportunity structure comprises the institutions that govern people's behavior and which influence the success or failure of the choices that they make. So, empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institution that affects their lives. From the theoretical analysis, empowerment can be conceptualized as a social process of recognizing, promoting and enhancing people's abilities to meet their own needs, solve their own problems, and mobilize the necessary resources in order to control their own lives.

### III. Review of Literature:

The study of Bhumali A. and RamchandranRanjit ( 2007): From Manusmriti to Microfinance: Role of Self-Help Groups in the empowerment of Indian women, working paper series, department of economics, NBU, Darjeeling 2007 February Vol-3., ZubairMeenai (2003), S. Galab and N. Chandrasekhara Rao (2003), Sahu and Tripathy (2005), UmashankarDeepti (2006), Suguna B. (2006), Reddy C.S. & Reddy M.B.S. (2008), Jayasheela, Shriprasad H. and Dinesha P. T.(2009), Dhavamani P. (2010), Usha Pitta (2010), Vasanthakumari P (2011), Dr. GautamPurkaystha: Beyond the, economies of SHG Movement. A case study, Grass roots Institutions, Rural

Development and Environment Management in North East India, Edited by Gopal Bardoloi, MsNanditaKakati: "Self-Help Group and Women" in West Development Block of Golaghat District. A Field Survey, Lecturer, Deptt. Of Political Science, Bokakhat, Mr. N. M. West: "Performance of Self Help Group (SHGs) with reference to SHG-Bank Linkage Programme". A case Study, Grassroots Institutions, Rural Development and Environment Management in North East India, Edited by Gopal Bardoloi etc., have revealed that Self Help Groups (SHGs) play a very important role in socio-economic empowerment of people. It also revealed that SHGs generate self employment, increase their confidence and improves the access of women to credit. This has helped women in reducing their dependence on moneylenders.

#### IV. Objectives:

To study whether the women got empowered by self-help group they engaged.

#### V. Methodology:

Descriptive survey method was applied in the present study. The investigator collected primary data randomly from 05 sample group (self-help) of Margherita Development Block under Margherita Revenue Circle of Tinsukia District of Assam through Purposive Sampling technique. 10 samples were taken from each group i.e. a total of 50 samples had been taken for the study. The sample comprises of 18 literate and 32 illiterate women working in weaving and knitting centre.

#### VI. Analysis of the Study:

Depending upon the above areas the investigator studied the sub-areas in table-1 which indicate women empowerment and their responses have been given in percentages.

**Table-1: Showing sub-areas on women empowerment in percentage**

Sl No.	Sub-areas on women empowerment	"Yes" responses	"No" responses	Total %
1	Income raised due to engagement in self-help group	30 (60%)	20 (40%)	100
2	Bearing family expenses	45 (95%)	05(5%)	100
3	Involvement in the neighborhood and	19 (38%)	31 (62%)	100

	society			
4	Participation in family decisions	37 (74%)	13(26%)	100
5	Decision for self like decisions on marriage, decision about study	32 (64%)	18 (36%)	100
6	Helping social institutions by means of cash or kind	18 (36%)	32 (64%)	100
7	Saving regularly for the family	20 (40%)	30 (60%)	100
8	Compulsion to earn for family	29 (58%)	21 (42%)	100
9	Victimized by domestic violence	15 (30%)	35 (70%)	100
10	Family permission for working outside	39 (78%)	11 (22%)	100

Out of the total 50 samples 18 have been found literates and 32 illiterate women. The literates have been found up under matric (i.e. max. VI-IX) only. Table 1 reveals that out of the total samples a 60% put positive response that their income level has been raised by the engagement in self-help group. A 95% believes that they bear family expenses as their male counter parts. Involvement in the neighborhood and society by the women of the groups has been found only 38% which could be regarded insignificant involvement. 74 % women take part in family decisions. A 64 % woman takes their own decisions. These women have full freedom in taking their own decisions like marriage, receiving education and going out on trip. 36% women have been found not put forward any help to social institutions. Regarding regular savings out of their income only 40 % responded positive. 58% women have been found compelled to work present job. Their financial contribution to the family is indispensable. A 70% woman have been found that they have not been victimized by domestic violence against 30% such victims. The guardians of 78% women are agreed their wives working outside.

Economic empowerment is recognized as an important goal of the SHGs. To access the economic empowerment, income generation and asset creation has been selected as prime indicators. The study also concentrated on the income generation process of SHGs, access to financial resources, eliminating the dependency on money lender, increase in the income and savings, freedom to use

that income, financial self reliance, decision making in financial matter in family and ownership of income generation and creation of assets are used as variables to measure economic empowerment.

❖ **Problems:**

From the study following challenges can be mentioned in the empowerment of women.

- 1) Manipulation of Below Poverty Line List with the help of officials, sidelines the real beneficiaries and people Above Poverty Line (APL) gets benefit. SHG concept does not fully cover actual members especially those are Below Poverty Line in the villages.
- 2) Absence of NGOs and other promoting institutions to motivate the members for capacity building in group activity for empowerment.
- 3) Indifferent attitude of some government officials de-motivate the proper functioning of groups. Government officials do not properly monitor or evaluate with the group members for solving the problems faced by the group members.
- 4) Most of the groups face managerial and technical skills. Members are not properly empowered due to lack of proper management, collateral support and guidance.

❖ **Suggestions:**

Though various studies reveal that SHG programme has the potentiality and successful in mobilizing large number of poor persons, mostly women in their empowerment process but this study reflects that SHG initiative has not been fully successful in bringing women in the empowerment process as the real stakeholders are not getting such facilities. So, following suggestions can be made for better functioning of SHGs in empowerment process.

- 1) Provide help in forming groups or ensure that the groups are formed only by Below Poverty Line people by government department with close supervision of government agency, NGOs and civil society organizations.
- 2) Organize more awareness programmes and take interventionist step by government to sensitize rural women especially those who are in BPL about the usefulness of SHGs.

- 3) Provide marketing facilities for the products of SHG and it should be arranged by the Government to develop entrepreneurship in rural area.
- 4) More bank branches should be established in rural areas so that SHGs can avail the facilities in transacting their savings and loans.
- 5) The provision of employment opportunity through SHGs of rural women is very poor. It is evident from the study that very limited number of members is engaged in effective income generating activity. Therefore, measures can be adopted to impart technical/professional training to enhanced feasibility and profitability of commercial activities.

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