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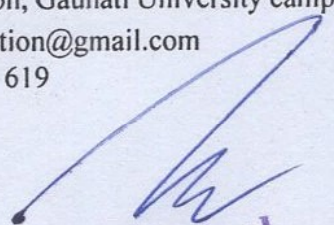
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**Woman Empowerment Through Self Help Groups
with Reference to the SHGs of Mayong
Development Block, Morigaon District of Assam**

Kabita Medhi

Abstract :

The development of any society will not take place at the desired pace unless almost half of the population i.e. woman remain outside. Women's Development is directly related to nation's development. It is also an accepted fact that only when women are in the main-stream of progress, the economic and social development be meaningful. Microfinance through SHGs in one out of the effort that has been emerging a powerful tool of women empowerment. In the ninth and tenth five year plans proper emphasis has given for the empowerment of women through SHGs by planning commission. Self-Help Groups which have been emerged in order to help poor rural women to secure inputs like SHGs in India was introduced in 1985. Mayong rural development programme like SGSY (Swarna Jayanti Gram Swarozgar Yozana), IRDP (Integrated Rural Development Programme), PMRY (Prime Minister's Rozgar Yozana), IAY (Indira Awaas Yozana), DWCRA (Development of Women and Children in Rural Areas) are implanted in rural areas to realize the objectives of providing wage empowerment and additional money income. Among these schemes SHG in a comprehensive one with more scope for women in income and decision making at family levels. The paper in an attempt


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to make a study on women empowerment through SHGs of Mayong Devt. Block of Morigaon District. The paper shall be a preliminary enquiry to understand the decision making empower of the women forming info SHGs.

Key words: Women empowerment, Self-Help Group and Rural Development.

Introduction:

Women empowerment is one of the most important issues that have been in the focus of various policies and programme initiated by the govt. and the non-govt. organization. Microfinance through Self-Help group is one of such effort that has been emerging as a powerful tool of women empowerment. Women development is directly related to nation's development. "When women moves forward, the family moves, the village moves and the nation moves, there for the national and state government have formulated some strategies of women empowerment in the process of development in general and rural devt. in particular. There for SHG members are becoming economically independent and providing empower opportunities to others.

Women Empowerment:

Empowerment is an ongoing and dynamic process, which enhance women's abilities to change the structures and ideologies that keep them subordinate. The empowerment process may be broken down in three dimensions, economic, social and political which reinforce each others. Empowerment of women can no longer be totally ignored as no country can developed without their active participation in the developing process. As women contribute the half of the total population of the society, no society can make programmes without the empowerment of the status of women. In the present era, women empowerment has become a global challenge. Empowerment is a multi-faceted, multi-dimensional and multi-layered concept.

Women empowerment means greater access to knowledge, greater ability to plan women's lives, greater control over circumstances that influence their lives and freedom from the shackles of blind beliefs and superstition. It is a process of their awareness of capacity building resulting in greater participation, effective decision making power,

greater control over material assest intellectual resources and even ideology.

The internal meaning of the term is becoming powerful. Globalization has presented now challenges for the realization of the goal of women's equalities. There is an urgent need reframing policies for access to employment and equality of empowerment. Empowerment as a concept was introduced at the international women conference in Nalbari in 1985. It defines empowerment as redistribution of social power and control of resources in women's favour. Empowering women implies enabling them to find ways so that they can fight with the imbalances of the society and thereby participate equally in the ongoing process of development (Tamuli 2014:33).

The Cairo Conference in 1994 organized by UN population and development called attention to women's empowerment as a central focus. The 1995 UNDP Report was devoted to women empowerment (Goswami and Devi, 2012:39). The Department of women and child development prepared a "National policy for empowerment of women" in 2001. The main goal of this policy is to bring about the advancement, development and empowerment of women (Goswami and Devi 2012:40). But in spite of all these measures women in India are still deprived of protection, safety and security in political, economic, social and cultural aspects. The status of urban women has shown some improvement but the conditions are still the same for most rural women. So, since independence, government has made concerted efforts towards removing various biases against women. As majority of women lack assets that help them to contributes in their empowerment and well being, economic independence through self empowerment and entrepreneurial development must be provided to the women. So, the government of India has provided for self-help groups (SHG).

Concept of Self-Help Group (SHG):

A self-help group is a registered or unregistered voluntary association of poor people of 10 – 20 from the same socio-economic backgrounds and it involves primarily in saving and credit activities. SHG is formed independently without any political influences. It can be all women groups, all men groups or even mixed one. It typically comprises a group of micro entrepreneurs having homogenous social

and economic backgrounds all voluntarily coming together to meet their emerging needs on the basis of mutual help. The SHGs significantly contribute to the empowerment of the poor basically the rural women. The SHG is the platform or forum to the members to come together for emerging, disaster, social reason, economic support to each other have case of conversation, social interaction and economic interactions.

Objectives of the Study:

The present study is carried out with the following objectives:

1. To examine the pre and post SHG status of SHG members.
2. To find out the impact of SHGs is empowering women.
3. To find out the problem of Self Help group.
4. To see the type of activities of the SHGs.
5. The economic gain of the female members of the SHGs.
6. The benefits that the female members get to improve their social status.

Methodology:

The paper is an attempt to make the study on women empowerment through SHGs at Mayong Development Block of Morigaon District, Assam. For the purpose of the study both primary and secondary data have been used. The primary data were collected from field survey through filled in questionnaire and direct interview method. The secondary data were collected from various published and unpublished records, books and journals, research papers etc.

Sample and Sample Size:

This paper discusses the socio, economic empowerment of rural poor women through SHGs. Five villages are selected as a sample in Mayong Development Block of Morigaon District.

These five villages are:

1. Loonmati, 2. Satibheti, 3. Kalshila, 4. Hatimuria, 5. Rajamayong
- One SHG's is randomly selected from each village for the study.

The selected SHGs are:

1. Chayanika Self Help Group, 2. Bhugeswari Self Help Group, 3. Rupali Self Help Group, 4. Kalyani Self Help Group, 5. Lakhimi Self Help Group

Table no. 1 Profile of Morigaon

Population of Morigaon	9,57,853
Male population	4,85,328
Female population	4,72,525
Rural	8,84,557
Urban	73,296
No. villages	632
No. of towns	1
Community Development Block	7 (Full Block 3, Part Block 4)
No. of SHGs	6504

Source (According to 2011 Census)

Table no. 2 Profile of Mayong Development Block

Population of MDB	2,42,612
Male population	1,24,209
Female population	1,18,403
No. of villages	297
No. of SHGs	2061

Source (Census Report 2011)

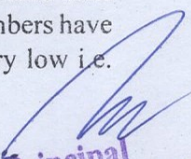
From of Analysis Socio-economic profile of women in SHGs

Table no. 3 Details of the SHGs selected as sample

Name of group	Year of estd.	No of members	Educational status				Marital status	
			Illiterate	Primary level	Secondary level	Graduate	Married	Unmarried
Chayanika	2008	11	0	7	3	1	-	11
Bhugeswari	2001	13	2	6	2	1	1	12
Rupali	2007	11	0	9	2	0	-	11
Kalyani	2001	10	4	6	0	0	-	10
Lakhimi	2001	11	2	6	2	1	-	11

Source (Field Survey)

The above table shows the educational level of the selected members of the group. It reveals that maximum members have their qualification up to primary level i.e. 34 members and 9 members have up to secondary level. The number of graduates were very low i.e.


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only in all the group's 08 members were illiterate. Among the members only one of them is still unmarried.

Table no. 4 showing the particulars of the selected SHGs

Name of group	Monthly fees	Amount of revolving fund Received from DRDA	Whether bank Loan received, amount of loan	Amount of subsidy	% of recovery of loan	Profit
Chayanika	60/-	-	25,000/-	50%	100%	15,000/-
Bhugeswari	30/-	10,000/-	-	-	-	5,000/-
Rupali	50/-	-	2,00,000/-	50%	100%	30,000/-
Kalyani	30/-	10,000/-	1,00,000/-	50%	100%	20,000/-
Lakhimi	100/-	-	30,000/-	50%	100%	5,000/-

(Source (Field Study))

The above tables show the enhancement of income of each of the SHG. During the study it is found that each group started their group with a minimum capital of their monthly fees. But gradually their income increased. The members also started during interviews that before joining the SHG they had no income at all. They had to depend upon their family head man for every need. But after joining the SHG they become self depended. As such they can provide financial help to their families. It is also seen that through SHG rural poor women become able to cross the poverty line and they become economically and socially empowered.

Table no. 5 Activities of the group members

Name of group	Year of estd.	Members	Productive activities	Profit	Deposit amount
Chayanika	2008	11	Weaving, duckery	15,000/-	20,000/-
Bhugeswari	2001	13	Weaving, hand rearing	5,000/-	15,000/-
Rupali	2007	11	Weaving, agriculture	30,000/-	25,000/-
Kalyani	2001	10	Weaving, goat rearing	20,000/-	50,000/-
Lakhimi	2001	11	Duckery, rice cultivation	5,000/-	20,000/-

(Source (Field Survey))

the groups, lending of money on interest was the prime reason. The rates of interest on internal lending for all the groups were the same. The interest rate of lending money of their people was 10% for all the groups. Another income source of all the groups was the sale of products, self deposits and subsidy from bank etc. The amount of groups with Chayanika was Rs. 60/-, Bhugeswari was Rs. 30/- and Rupali and Lakhimi was Rs. 50/- and for the rest groups on monthly basis respectively. They utilize the group deposits and loan for purchasing raw material, for the purchase of money and other expenses for group activities. Maximum of the groups utilized their loan to meet their domestic and educational purpose and for their children's education.

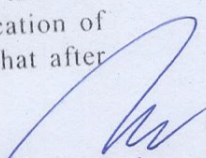
Problems faced by the SHG:

Members of the SHG faced some common problems. These are shown as follows:-

- Poor making facilities.
- Lack of sufficient fund.
- Lack of training facilities.
- Problems of raw materials.
- Lack of stability and unity amongst the members of the groups.

Conclusion:

Considering the findings of the study it can be concluded that SHGs play an important role in empowering rural women. There has been a remarkable change in the attitude of women towards economic, social and political issues of the society. Women are doing well with their work. They become an important part of the decision making body in village level politics. The members of SHGs should be more active and dynamic too. Selecting agriculture as a source of income was their decision which yielded a handsome result by making profit. In this process the members may come forward to act as a facilitator and motivator. At the time of execution of the decisions in fact they take the help of a technical person of NGO's. This is an indication of the empowerment. In the study area it has been found that after


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joining the SHG the poor rural women cannot only income their income and improve their living standard but also socially and economically empowered by performing various economic activities independently.

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