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**Self Help Groups and Women Empowerment:
A study of selected Self Help Groups in Dolongghat Development Block of
Nagaon District of Assam**
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Abstract

Development discourse has been undergoing momentous changes in recent times. To expand the social base of democracy and development, the trend now is to work towards mobilizing people's initiatives in the development process. The notion of empowerment in this context assumes considerable significance. It is acquiring a wider connotation implying strengthening the capacities of individuals and eliciting their participation in the development process. It may be noted that micro finance is emerging as a powerful tool for poverty alleviation in India specially after launching the Self Help Groups and the bank linkage programme by NABARD in 1992. There is also the perception that economic attainment will empower women's status in family and in the community, giving them more power to participate in decision making process. Thus collective action through self help groups introduces an element of independence. This study addresses women empowerment through self-help groups in Nagaon District of Assam with special reference to its Dolongghat Development block.

Keywords: *Development, empowerment, micro finance, self-help groups, decision making, collective action.*

Introduction: All parts of globe, women have always played an important role since the beginning of human life. But women are not given equal status along with men and this unequal gender process operates in every society. An ideal society cannot be created without the responding to the voices of women. Women constitute around fifty percent of total human resources. Despite an increase in efforts to bring about gender parity at international level but in reality many countries have failed to eliminate the increasing gender gap. Although, Gender equality and empowerment of women is one of the important aspects of Millennium Development Goals, but in practice, these goals will not possible to be achieved without closing the gaps in terms of capacities, access to resources and opportunities. In this context, initiative of SHG is important. Since 1970s, the idea and practice of self help group has been developed world wide as a major social phenomenon. As far as India is concerned, it is known as the land of villages and majority of

her population live in the villages where people are facing problems related to poverty, illiteracy, lack of skills, health care etc. Since independence government has adopted various policies (*top down approach*) but these programmes and policies have not yielded any fruitful results. Therefore, a participatory and bottom up approach is needed for the development of poor and marginalized section and especially for women empowerment. In the process of empowerment the initiative of SHG is important because all round development (socio-economic and political) of people can be possible only through SHG approach. It has the potentiality to enter among the rural masses especially poor and marginalized group of society. It is easy to understand local environment and resources. It helps to create innovative solutions to the problems facing by them. It also helps to challenge the sense of isolation, separation and loneliness. Most importantly SHGs is one of the best means to empower women by providing easy access to credits. So, in empowerment process SHG can be used as an effective tool. For that purpose, we will have to clarify what does empowerment mean.

Concept of empowerment:

- Empowerment is a multidimensional process. Literally, it means making someone powerful; facilitating the weak to attain strength, enabling someone to confront injustice and oppression. Empowerment means giving power, help them to enabling their rights through decentralizing authority that an individual can realize his/her full identity and power in all spheres of life. "Power" is the main root but it is unevenly distributed among stratified groups in society. Michel Foucault (1976) refers power is knowledge and derived from below. It requires micro political channels to disseminate throughout the society.
- The concept of women empowerment is a term that has gained currency in the development discourse to a great extent. It is a process by which women challenge the existing norms and culture, to effectively promote their well-being. Women empowerment is one of the most crucial goal among the 8th Millennium economic development goals. The word "women empowerment" was first used in India in the year 2001. Women empowerment is a much debated issue as the majority of the women section in our society is still oppressed, deprived from their rights, from their dignity and victimized by the So called "Societal norms." It may be noted that, as women constitute 48% of the total population in India and they perform almost two thirds of the total work, but it is matter of ill-luck that because of illiteracy, because of traditions their aspirations are always suppressed. In this regard, the Self-help groups are the most significant ways of bringing about socio economic upliftment in our society as a whole and to the women in particular. The SHGs have emerged as popular method of working with people in recent times. It is integrating the low income segment with rest of the rural community through speeding up economic growth and improving the quality of women community in rural area.

Objectives:

1. To study the performance of self-help groups in Dolongghat block of Nagaon District of Assam.
2. To study the nature and socio-economic background of the women members of SHGs.
3. To know the process of political empowerment through SHG.
4. To find out the problems and make suggestions for effective working of SHG in empowering women.

Methodology: The current study is mainly the descriptive type of research. It is based on both primary and secondary sources of data. Secondary data are collected from books, scholarly articles, reviews, official sources and so on. The Primary data are collected on the basis of a field survey in the study area i.e. Dolongghat Development Block of Nagaon district. In order to collect the primary data from women members of the self-help group, a well-structured interview schedule i.e. questionnaires are prepared. It may be noted that both open and close ended questions are used in the interview schedule.

Population and sample size: Although there are 298 numbers of SHGs of women in the study area, only five numbers of SHGs which are run by the women are taken for the study. In these five groups the total number of women participants are 54. It is a qualitative survey as the sample size is not large enough to use data for proper kind of empirical study.

Tools and techniques of analysis of data: The collected data is represented with the help of tabulation method.

Review of the literature: There are certain studies available on SHGs and micro finance and women empowerment. A few literature surveys have been reviewed in the following way:

- Susy Cheston, Lisa Kuhn (2002) in their article titled “Empowering Women through Micro Finance” stated that, micro finance has the potential to have a powerful impact on women empowerment. Access to credit and participation in income generating activities strengthen women’s decision making and opinion forming abilities within the households.
- A. Vinayagamurthy & Vijay Pithadia (2007), in the study entitled “Women Empowerment through Self Help Groups: A case study in the north Tamil Nadu” have pointed out that the income of the women has increased to a considerable extent after they joined the SHG.
- Mrs. Eli Kumari Das, Ms. Dharitri Baishya (2015) discussed in their paper entitled “Role of Self Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam” have analyzed that micro finance through SHGs has a positive role in income, savings and investment of women.
- Ranjula Bali Swain & Fan Yang Wallentin (2009) in their work “Does Microfinance Empower Women? Evidence from self-help groups in India” make an attempt to examine the link between microfinance and women empowerment. The study

clearly indicates that on average ,there is a significant increase in the empowerment of women in the SHG members group.

From the above discussion, it is clear that self help groups play a very important role in empowerment of women which leads to an increase in savings and investment .Becoming a member of SHGs leads to skill development, income generation, asset creation, consciousness or awareness, access to information, autonomy, leadership capacity, confidence building, decision making capabilities of women.

Profile of the study area:

- Nagaon district is a forefront district for SHG Bank linkage programme. NABARD has started the programme in Nagaon in the year 2001-2002.Nagaon district is situated in the middle part of Assam with an area of 3,975 sq. km with 3 sub divisions and 18 Developmental blocks, 10 revenue circles, 241 Gaon Panchayats and 1412 Villages. For the purpose of this study one Block is selected i.e Dolongghat Development Block.

Map of Nagaon District: Map 1.1

- **Status of Women SHGs in Nagaon District and selected area:**



Sl no	Name of Block	Total number of Women SHG since Self help groups since 01.04.1999.
1	Bajiagaon	878
2	Barhampur	763
3	Batadraba	555
4	Binakandi	1107
5	Dholpukhuri	540
6	Dolongghat	298
7	Jugijan	401
8	Juria	918
9	Kaliabor	743
10	Kathiatoli	1166
11	Khagorijan	1129
12	Lowkhowa	1318
13	Lumding	567
14	Odali	396
15	PachimKaliabor	562
16	Pakhimoria	597
17	Raha	1522
18	Rupahihut	601
	Total	14554

Source:Block Development office,Dolongghat

Table-1.1: In the above table our selected area i.e the Dolongghat Block is mark as red.

Discussion: Dolongghat block was established in the year 1963.A mixed population composition is found in the area;comprising tribal and non-tribal people.From the religious point of view both Hindu and the Muslim population are there in the study area. The Dolongghat block is divided into seven Gaon Panchayats.These are as follows-

1. Aibheti
2. Hatijujuwa
3. Jamuguri
4. Kakamari
5. Majjajori
6. NijHatichung
7. Raidongia

There are 308 Self help groups which are run by the people in the study area. Out of these groups only 10 number of self help groups are run by the male members. It clearly shows that, as the women SHGs are 298, the women take active part in order to uplift their family economically. In the field of economic empowerment, the concept of self-help groups has contributed a lot to these women folk. It may be noted that, for this study the name of self help groups are randomly selected. Out of these groups five self help groups are selected for the study. It should also be mentioned here that, each member of the respective groups contributes a monthly fees as savings from 10-15 Rs; and they have an account in Assam Gramin Vikash Bank, Hatichung branch of Dolongghat Block and other financial institutions. These groups have taken active part in various ways like internal lending, cultivation, weaving, goaterly firms, nursery and piggery firms etc. It is from these economic activities, these groups can earn their income in a profit manner and their earnings are deposited in their respective banks and the members can take loans from the banks in a subsidized rate. The V.O i.e the Village Organization work with these groups in a cooperative manner and these groups have contributed a lot in the improvement of the socio-economic field of the rural area. With their smaller activities these women self help groups have taken active part in order to empower the women section of the society to a great extent. One important aspect of these SHGs that has been found in the study is that these SHGs of the Dolongghat block are guided by the rules of *Panchachutra* and by obeying the rules they have strictly followed the criteria of panchchutra. The rules of Panchasutra are as follows-

1. Regular weekly Meetings.
2. Weekly savings.
3. Internal lending
4. Regular repayment
5. Maintenance of Books of records.

But, illiteracy, lack of leadership, lack of coordination in order to give proper information regarding financial inclusion have acted as hurdles in proper economic upliftment of the SHGs. The number of self-help groups, its members, their activities, sanctioned loan are shown in the table mentioned below-

Table-1.2

Sl No.	Name of SHGs	No of members in SHGs	Revolving Funds	Loan Obtained	Economic Activity
1	Faguni SHGs	10	15000	50000	Weaving
2	Pragati SHGs	10	15000	1 Lakh	Piggery
3	Sati Radhika SHGs	12	15000	1,50,000	Goatery,Piggery
4	Kanaklata SHGs	10	15000	60000	Weaving
5	Satarupa SHGs	12	15000	1 Lakh	Goatery,Piggery

Souce: Block Office,Dolongghat

- The total number of SHGs in Assam is 2, 35,648 whereas 1, 50,336 are women SHGs (Economic Survey, Assam, 2011-12)

Analysis of study:

The findings and the results of the study are mentioned below-

- The social profile of the SHGs indicates that majority of the members are from Tribal background.
- The majority of the respondents are between the age group of 25-50 years.
- Majority of the respondents are married.
- 50% of the respondents have educational qualification of primary level followed by 45% of the respondents who have high school level education and 5% have Higher Secondary level education.
- It has been revealed from the study that after joining the micro credit groups,many of the women have been able to find a sense of trust that allows them to share their private problems and being members of such groups provide them the platform to overcome such difficulties within homes.
- It is found that after joining groups women became self employed. The self employment activities are related with animal husbandry, agriculture, business, weaving etc. As a result their family income is increased . It also enables women to become acknowledged participants in household affairs.
- It is found that the individual members of the SHGs contribute Rs.10 to 50 per month.
- It is also found that,the micro finance through the SHGs improves the Eco Socio political level of women to a great extent and in due process, it also improves the literacy levels of women.
- It has been found that membership of the groups give women greater exposure to fully utilize their freedom of expression in the regular meetings.

- Through their economic activity the respondents contribute a sum of money to household income and it enables them to bring about wider positive outcome in gender equality.
- And finally it has been found from the study that membership of self help groups contribute towards enhancing women's capabilities not only in private sphere but also in public domain.

Suggestions:

- The government department with close supervision of government agency, NGOs and civil society organizations should help in forming group and ensure the groups only formed by Below Poverty Line.
- The government should Organize more awareness programme to sensitize rural women especially those who are in BPL about the usefulness of SHGs.
- The SHGs should be formed in a federation of village wise, panchayats wise and block wise for devolution of some power for taking step in social problems and better execution of government policies.
- The government should impart self employment training to the members of SHGs to enhance technical and professional skills.
- In order to achieve success ,a robust associational mechanism is needed which requires significant investment of time ,energy and resources on part of the both individuals and the organizations.
- Again, adequate resources from International aid and development agencies are also required for the women's microcredit groups to achieve their desired potentialities.
- It may be noted that, the policies should be formulated in a such a way that it ensures the compulsory participation of women SHGs member in Panchayati Raj System and implementation of governmental progamme in rural area.

Conclusion:

Empowerment of women is regarded as the important agenda in the development efforts. A woman is the nucleus of the family ,particularly in rural India where they play a very important role in maintaining the household work starting from collection of water,fuelwood and rearing of children. But,unfortunately the women living in the villages have no idea about the concept of women empowerment as they are not properly educated.Because of illiteracy,because of social customs,because of so called patriarchy and norms the voice of women,the expectations of women are suppressed to a great extent.It may be noted that it is only through the economic empowerment the subordinate and deplorable conditions of women would be reduced in the true sense of the term.Therefore the concept of Micro finance,the concept of SHGs is very important by which the women, specially the rural women can have access to the facility in the path of economic development.From the study it is found that,membership of SHGs help the women to gain worth and value in the eyes of their family members for their significant role in economic upliftment of the family.The women have become financially

empowered. Thus the self help groups may be regarded as one of the best strategies to redress the disadvantageous position of the rural women thereby improving their economic status and enhancing capabilities as independent decision makers.

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