

Role of the self-help group in empowering rural women. A case study of Mayang Area, Under Mayang Development Block, Morigaon.

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Introduction- Half of the total population of this world are women. But still they lag-behind in the process of development. Women and girls are the key to development of families, societies and nations. As they make significant contribution to family subsistence, learnings and family resource allocation especially in poor households increasing their income to efficient and affordable energy service and providing finance for them will help them make a difference in their lives. Women empowerment is a slogan of the day with view to reducing discrimination of women in different economic aspects. 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. In the present era, women empowerment has become a global challenge.

Concept of Self-Help Group;-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. Self-help group is formed independently without any political influences. It can be an all men groups all women group or even a varied or mixed one. All though as per experience women's group usually perform well in all the significant activities of Self-help group. It is typically comprise4sd a group of micro- entrepreneurs having homogeneous, social and economic backgrounds, and all coming valutarilly together to meet their emerging needs on the basis of mutual help. The Self-help group significantly contribute to the empowerment of the poor, basically the rural women. It is a platform to the members to come together for emerging economic support to each other has a cane of conservation, social interaction and economic interaction.

The origin of the Self-help group in the brain child of Grameen Bank of Bangladesh founded by prof. Mohammed Yunnus in 1975. He tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in proper work .In India NABARD in the year 1986-87. But the rural effort was taken after 1991&92from the linkage of self-help group's with the Bank.

Review of literature are:- V.Krishnaveni, R. Haridas, M Nandhini, and M Usha(2013) in their research self-help group is highly relevant to make the people of below poverty line say's the very existence of SHG is highly relevant to make people below poverty line hopeful and self reliant. SHG unable to increase their income improve their standerd of living and status in society to the main stream ultimately, the nations reaps the advantages of socialism

S Sarumathi and K Mohan (2011) found in their study the Micro-finance activities and SHG's participation has a positive impact on the income, occupation, saving, acces to loans, bank connectivity knowledge, self worthiness and decision making levels of participation.

Tiwari (2012) reviewd in his study that the SHG's have made a lasting impact on the lives of the women. The illiterate and semi-literate women have got a sense of satisfaction and wish fulfillment through SHG's.

Objectives of the study:- The objectives of the study are proposed the following –

- 1.To study the socio-economic background of the women beneficiaries and their family characteristics.
- 2.To analyse the income, expenditure and savings patterns of the SHG's members.
- 3.To find out the problems faced by the members in SHG's.
- 4.To find out the benefits through SHG's.
- 5.To explore future stretagies ands to suggest measures for the better management of SHG.

Methodology of the study:- The paper is an attempt to make study on women empowerment through SHG's at Mayang area under Mayang Development Block Morigaon Assam. For the present study two types of data were collected, I e primary and secondary data. To collect primary data two processes have been applied-(1) interview schedule (2) participant observation. The investigator used interview schedule to collect the primary data from the respodants. The secondary data were collected from various published and unpublished records books and journals, research papers etc.

Sample and sample size this paper discuss the socio economic empowerment of rural poor women through SHG. Five villages are selected a sample in Mayang area under Mayang Development Block of Morigaon District.

These five villages are Hatimurria, Rajamayong, Kalshila, Loonmati and Satibheti.

One SHG is randomly selected from each village for the study. The selected SHG are- 1. Chayanika SHG, 2, Bhugeswari SHG, 3. Rupali SHG, 4. Kalyani SHG, 5. Lakhimi SHG.

Table no. 1 profile of Mayang Development Block.

Population of Mayang Dev. Block	242612
Male population	124209
Female population	118403
Number of villages	297
Number of SHG	2061

Source census report 2011

Table no. 2 details of the selected SHG's member

Name of the group	Year of Estd.	No. of member	Educational Status				Marital status	
			Illiterate	Primary	Secondary	Graduate	Married	Unmarried
Chayanika	2008	11	0	7	3	1	11	0
Bhugeswari SHG	2001	13	2	6	4	1	12	1
Rupali SHG	2007	11	0	9	2	0	11	0
Kalyani SHG	2001	10	4	6	0	0	10	0
Lakhimi SHG	2001	11	2	6	2	1	11	0
		56	14.28%	60.71%	19.64%	5.36%		

Source: field survey

Education plays a vital role in countries development and is a major component of empowerment of the weaker section of the society. The above table shows that the educational level of the selected members of the group. From the study it is observed that most of the respondent (60.71%) follows by primary level, 19.64% follows by secondary level up to college level only 5.36%. it was further observed that 14.28% respondents are illiterate. Out of 56 members only one of them is still unmarried.

Table no. 3

Reason for joining SHG

Statement	Frequency	Percentage
To attain the economic independence	15	26.79%
For saving	25	44.64%
To get recognition from the society	7	12.50%
To show talent	6	10.71%
For time pass	3	5.36%
Total	56	100%

Source field survey

The table no 3 shows that opinion of the members joining the SHG. The table shows that 26.79% of the respondent joining the SHG's for attain economic independent 44.645% of the respondent opinion regarding for enriching the saving and remaining 12.50% and 10.71% to recognition from the society and to talent and only 5.36% of the members opinions reveals that for passing time. Most of the respondent are joining for saving purpose.

Monthly savings of the women members 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 states that during interview that before joining SHG's they had no income at all. They had to depend upon their family head for every need. But after joining the SHG they become self dependant. As such they can provide financial help their families. It has been seen that through SHG's rural women become able to cross the poverty line and they become economically and socially empowered.

Table no.4 showing the particulars of the selected SHG's

Name of the group	Monthly fee	Amount of receiving fund from DRDA	Whether bank loan received/amount of loan	Amount of subsidy
Chayanika	60/-	Nil	25000/-	50%
Bhugeswari SHG	30/-	10000/-	Nil	Nil
Rupali SHG	50/-	Nil	200000/-	50%
Kalyani SHG	30/-	10000/-	100000/-	50%
Lakhimi SHG	1000/-	Nil	30000/-	50%

Source field survey

Fund is necessary for the smooth running of SHG's. Every SHG tries to form their fund from various sources. Table no. 4 presents the distribution of funding sources of SHG. Every members primary sources of fund is own membership fee. Two SHG get revolving fund from DRDA. It also observes that SHG have borrowed loan from the bank with 50% subsidy.

Table no. 5 – Loan utilization pattern of respondents.

Utilization purpose	Frequency	Percentage
Agriculture	4	7.14%
Medical	10	17.86%
Duckery	25	44.64%
Weaving	6	10.71%
Educational	6	10.71%
Grocery	5	8.93%
Total	56	100%

Source field study

Table no 5 represent loan utilization pattern of the members of SHG's. It reveals from the table that 7.14% respondant have utilized their loan collected from common found in agricultural production, 44.64% have utilized their loan in Duckery farm,10.71% and10.71%they have used weaving and education purpose. 17.86% present numbers have utilized their loan in medical purpose and only 8.93% present member used the loan in grocery respectively .From the above table it is clear that most of the member utilized their loan in Duckery farm. More over maximum members of the groups utilized their loan to meet their needs also.

For all the groups lending of money on interest was the prime activity. the rate of interest on internal lending for all the groups are 2% and the interest rate of lending money of other people is 5% per month for all the groups. Another income source of all the groups are selling product, self deposit and subsidy from bank etc.

Some problems faced by the SHG's:-Most of the SHG faced some common problems, such as-

1. Low level of literacy.
2. Lack of sufficient funds.
3. Lack of training facilities.
4. Problems of raw materials.
5. Lack of stability and unity among the members of the groups.

Conclusion:- Considering the findings of the study it can be concluded that the self-help groups of Mayang area under Mayang Development Block Morigaon district have made a quite number of positive result in regard of economic empowerment of rural women. There have been remarkable changes in the attitude of women toward the economic, political and social issues of the society. Women are doing well their work. The members of SHG's should more active and dynamic. From this study it is found that the socio-economic conditions of the members have been changed after joining the SHG's the saving is also increased than earliar stage. In this process the NGO's may come forward to act as a faciliater and motivator. The findings of the study not ignore enough for generalised the problem of all SHGs of the area. So, more study on the ground may definitely help the Government, NGOs and policy makers to take necessary steps to empower the rural women.

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