

**Self-Help Groups and Women Empowerment:  
A Study with Special Reference to  
Sidli Development Block of Chirang District, Assam.**

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**Abstract**

Women constitute almost half of the world population and they are the integral part of the society. Women empowerment is a global issue. It has emerged as an important issue in recent time. Governments are taking various steps through their different schemes to empower women. Education, NGOs, Legal provisions, etc. are also playing a significant role to do so. In addition to the above, the contribution of Self-Help Groups is noteworthy. Self-Help Groups are constituted with an aim to uplift the women. This paper highlights the role of Self-Help Groups in empowering the women at Sidli Development Block. In this paper an attempt has been made to analyze the working of Self-Help Groups for the rural women. Further, the paper also deals with the problems faced by the members of the Self-Help Groups and suggests remedial measures for improving the women.

**Keywords:** Empowerment, Self-Help Groups, Women Empowerment.

**Introduction**

It is fundamental fact that women constitute almost half of the world population and they are the integral part of the society. But consciously or unconsciously women are considered as a weaker section of the society till today. Nobody can deny that women's contributions to the nation's development are in no way less than their male counterparts. Empowerment of women has emerged as an important issue in recent time. In today's competitive time women are playing key role in different fields and they share a large proportion in the socio-economic development of a country. Women represent an important sector of human resource that promotes national development. The term 'women empowerment' means women should have the power or capacity to regulate their day to day lives in the social, political and economic spheres – a power which helps them to move from the periphery to central stage. The term 'women empowerment' could also be understood as the process of providing equal rights, opportunities, responsibilities and power positions to women so that they are able to play role at par with men in society.

India is praised to become as one of the most developed and powerful nations by 2020. No doubt, women will play a vital role in contributing to the country's development. Women power is crucial factor to the growth of economy of any nation. Therefore, there is growing demands of empowering women so that they can participate in any economic and social activities to the nation's development. Educational attainment and economic participation are the key factors in ensuring the improvement of women. Financial inclusion

is a key to women empowerment. It requires many channels through which financial resources and financial opportunities flow to the needy ones. Self-Help Groups are of such channels which have got much participation from women especially in rural areas.

Movement of women's empowerment through Self-Help Groups started in India in the last decades of the last century. SHGs movement in Assam has gathered momentum during the last decades of this country. In this regard, Assam Gramin Vikash Bank has been playing a lead role in the SHGs movement.

It has been recognized that SHGs play an important role in mobilizing village communities for initiating economic activities for their self-empowerment and also to address other problems in their day to day life. These groups are formed with the main aim of self-help for their own economic and social upliftment. There is a maximum of 20 members in a group fund. Self-Help Groups enable these women to come together to start an endeavour, which is economically profitable. SHGs give the women economic independence by engaging themselves in various economic activities.

### **Objectives of the study**

The objectives of the study are stated below:

1. To highlight the role of Self-Help Groups in women empowerment.
2. To study the problems of Self-Help Groups.
3. To give necessary suggestions for empowering women.

### **Delimitation of the study**

The study delimited to the following-

1. The study is delimited only to Sidli Development Block.
2. It is highly restricted to only 5 Self-Help Groups of Sidli Development Block.

### **Methodology**

The study was conducted by using the procedure of survey method. In the present study data were collected from both primary and secondary sources. Primary data were collected through interview as well as questionnaire. Secondary data were also collected from the BDO Office, Sidli from their official records. Five sample SHGs are selected from 5 selected villages for detailed analysis. These groups are Jugami SHG, Samaina Shanshali SHG, Nabajyoti SHG, Laimwn Jagruti SHG and Dab dangpara ECE SHG.

### **The Role of the Self-Help Groups in empowering women**

Self-Help Groups are formed for the self-help of the women and their economic and social upliftment. Self-Help Groups give the women economic independency by engaging themselves in various economic activities. An attempt is made to analyze the role of self-help groups towards the empowerment of women under various initiatives which are highlighted below-

**1. Organizing and building small enterprises:** The Self-Help Groups have been playing a significant role for the promotion of micro enterprises in the rural areas of Sidli development block. Apart from encouraging savings, it gives training as well as small loans to start and run successfully micro business.

**2. Improving the economic conditions:** Self-Help Groups have huge scope to impact the life of people, especially women in a number of ways. Most of the members of self –help groups come from low economic background. For these people availability of even small amount of money to fulfil their basic need becomes a great source of satisfaction and happiness. SHGs help the poor to tide over economic hardships.

**3. Participation in the decision making process:** Participation in the decision making process indicates the position of a person in the society. From the study it is found that after joining Self-Help Groups the women can take part actively in decision making process.

**4. Self -respect and development of leadership qualities:** Self -help groups have been playing an important role in bringing about gradual change in the society. Besides fulfilling the primary objective of employment generation, they are also contributing to the social empowerment of women. After joining the Self-Help Groups, women are coming out of the four walls of their houses and discussing business in a public platform. While working with the SHGs they are getting the opportunity to develop their leadership qualities, entrepreneurial skills, etc.

**5. Solving social problems:** Self-Help groups also serve as a platform to solve many other social issues related to the community. As the members belong to the same community and neighbourhood they feel free to talk about their problems and get the helping hand from the other members.

**6. Developing political sense:** It also serves as a platform for awareness campaigns and village politics. The periodic meetings of the SHGs help the member to have the knowledge of the affairs of the village on a regular basis.

**7. Improving the condition of the women:** Self-Help Groups is a good means to create a habit of savings and help to mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor women.

**8. Improving social status:** Social status of the women became high after joining the Self-Help Groups.

**9. Creating awareness:** Self-Help Groups create awareness about rights that help in financial assistance. It also helps the women to gain mutual understanding and to develop trust and self-confidence.

**10. Trade and industrial promotion:** The concerned authority of the Self-Help Groups provides training to the women in fabrication works, wood works, bamboo works, agarbathi manufacturing, printing press, tailoring, weaving, etc. which provides earning opportunity to the poor women and also help in their empowerment.

### **Problems faced by the Self-Help Groups**

A questionnaire including 8 items was developed to collect data about the problems faced by the members of the SHGs. 50 persons were randomly selected from all the 5 groups and accordingly questionnaires were distributed among the 50 respondents. After 1 week the investigator personally collected all the questionnaires from all the 50 respondents. The questionnaires were then analyzed, tabulated and interpretations of data have been given in terms of percentage.

Table 1 shows the problems faced by the members of the SHGs.

<b>Sl. No</b>	<b>Nature of the Problems</b>	<b>No of Respondents</b>	<b>Percentage</b>
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1	Inability to pay the membership fee	46	92
2	Lack of marketing knowledge	43	86
3	Inadequate education	40	80
4	Poor sale price of the products	48	96
5	Lack of adequate communication/ transport facilities	38	76
6	Lack of proper guidance of govt. agencies	36	72
7	Lack of adequate training facilities	41	82
8	Leadership problems	32	64

Table1 indicates that the most important problem of the SHGs is inability to pay the membership fee (92%). Lack of marketing knowledge is another problem of the SHGs (86%). Inadequate education is found to be another problem of the SHGs among a considerable percentage (80%) of the respondents. Poor sale price of the products is found to be a dominant problem reported by (96%) of the respondents. Lack of adequate communication/transport facilities found to be a problem of the SHGs among the respondents (76%). Lack of proper guidance of govt. agencies has also been reported as a major problem of the SHGs (72%). Lack of adequate training facilities is another problem of the NGOs among a considerable part of the respondents (82%). A portion of the respondents (64%) report the leadership problem as a problem of the SHGs.

## Major Findings

On the basis of the analysis and interpretation of data the findings of the study were highlighted below –

1. From the study it is found that Self-Help Groups are playing a vital role in empowering the rural women.
2. The main source of income of the SHGs is basically home based activities mainly – weaving, piggery, tailoring, embroidering, fabrication works, bamboo works, agarbathi manufacturing, etc.
3. Self-Help Groups have developed in the mind of the rural women a sense of earning awareness. After joining the Self-Help Groups women become economically self-dependent and they are able to contribute to their household expenditure.
4. From the study it is also found that the social status of the rural women became high and they can take part actively in decision making process after joining the Self-Help Groups.
5. Most of the members of self-Help Groups are facing a lot of problems in carrying out different activities of the groups.

## Suggestions

The following suggestions are given by the investigator for improving the women.

1. In order to strength the women empowerment, female literacy has to be promoted.
2. Adequate training should be given to the members of the Self-Help Groups to make them well trained.

3. It is the responsibility of the society to organize awareness programmes in order to create awareness about different policies, programmes and schemes of government which are meant for the development of the women.
4. Adequate leadership training should be given to the women so that leader can lead the group in positive direction.
5. Economic independency should be created by employing women with different government as well as private sectors.
6. Government should take initiatives for skill development of women in various professions.
7. Vocational education should be given to women for economic independence.
8. At least 33% of seats in all fields should be kept reserved for the women.

### **Conclusion**

The present study was conducted on the Self-Help Groups and women empowerment. It can be concluded by saying that the Self-Help Groups have been playing a vital role in empowering the women. The Self-Help Groups have been able to organize and empower the poor women of the society. After joining Self-Help Groups, women became economically self-dependent and they can contribute to their house hold expenditures. It has developed in the mind of rural women a sense of earning awareness, saving habit, banking habit, etc. No doubt, Self-Help Groups have been playing an important role in organizing rural women to take up need based economic activities for their economic gain and empowerment. In short, the role of the Self-Help Groups in empowering women is praiseworthy.

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