

## **Women Empowerment through Self-Help Group a Case Study of Agomani GP in Assam**

Piyali Saha, Dr. Goutam Sarkar

*1(Ph.D. Research Scholar, Raiganj University, India)*

*2(Assistant Professor, Raiganj University, India)*

---

### **Abstract:**

In a country like India, women can only be empowered with educational and economic strength. If women can be financially independent, they can take a step forward to become equal with men. Even to make a democracy successful women's full participation in politics is very much important. The present study try to focus on the issues related to women empowerment through self-help groups of Agomani GP of Dhubri district, Assam. The main objectives of this study is to find out some major changes occur in their socio-economic conditions after joining as a member of self-help group. The issue like woman's identity question has been facing challenges in at present patriarchal system of sex oppression and sexual liberation of women. In true sense Women's empowerment will be possible only through their participation in the economic field. Which, helps to promote confidence and knowledge among women and also has a significant impact on the empowerment of women. But for some social restrictions women are not properly get economic freedom. During this study on the basis of replies given by the respondents it is clear that the rural women are not fully getting innovative skills to increase their power in economic field, and also face various serious problems like lack of training, unaware about banking services and loan distributions also. But the emergence of Self-Help groups has played a significant role in empowering women in economic filed and also try to make women independent and self-reliant. Therefore they have been able to improve the quality of education for their children and make them economically independent with the help of Self-Help groups.

**Key Words:** Democracy, Development, Empowerment, Participation, Oppression.

---

Date of Submission: 15-01-2021

Date of Acceptance: 30-01-2021

---

### **I. INTRODUCTION**

To make a democracy successful women's full participation in politics as well as economic freedom is very important. True democracy must be built on checks, balances and institutional accountability that can seek redress for women when their rights are violated. In true sense Women's empowerment will be possible only through their participation in the economic field. The World Bank and others have shown that women's access to quality education, good jobs etc. and they can contribute to widespread development, sustainable development and prosperity. In a country like India, women can only be empowered with educational and economic strength. If women can be financially independent, they can take a step forward to become equal with men. The issue like woman's identity question has been facing challenges in at present patriarchal system of sex oppression and sexual liberation of women.

Still now male dominated and phallogocentric curriculum of education were not considered with Gravity. The absolute rate of illiteracy and the dependency of the male member of the family, patriarchal oppression and gender discrimination has prepared Indian women unconditionally helpless. Due to some social restrictions women are not properly get economic freedom even the rural women are not getting innovative skills to increase their power in economic field. But the emergence of Self-Help groups has played a significant role in empowering women in economic filed and also try to make women independent and self-reliant. As a result of their involvement in self-help groups, women have been able to find employment in various industries such as weaving, agriculture, spinning, handicrafts and small businesses. They have been able to improve the quality of education for their children and make them economically independent with the help of Self-Help group.

### **Historical Background of the Self-Help group:**

The Self-Help group was first originated in the Grameen bank of Bangladesh which was founded by Prof. Mohammad Yunus in 1976. In 1974 he had led an experiment and provided 27\$ among 42 poor people. He had got an optimistic result an established the Grameen Bank. Professor Yunus upheld it first as a village credit society in December 1976. Later this Grameen Bank has got prevalent success and extent all over the

world. The attainment of micro credit strategy through Grameen Bank has changed the livelihood of the poor people specially women. In the early stage the non-governmental organizations (NGOs) played a decisive role in origination and execution of the self-help group model. Their main goals were poverty eradication and to expand the poor by providing micro credit. Self-Help group was first emerged in Mysore city of Karnataka through the resettlement and development agency (MYRADA). The aim of this agency was to form the institution for the marginalized section and the poor people of the society. In recent time with the collaboration of state government it is directly control some projects in the backward districts of Karnataka.

To eradicate poverty at the millennium summit of 2000 the world leaders were setup New York millennium development goals. One of the main goal of the millennium development is to make improvement towards gender equality by 2005. At this summit, microfinance was estimated as a means to influence millennium development goals. The global poverty microfinance institution started in India through a self-help group. In recent times especially the poor women become aware with different kinds of activities by taking part in Self-Help group. It helps to promote confidence and knowledge among women and also has a significant impact on the empowerment of women. In 1988-1989 NABARD launch a pilot project with 500 Self-Help groups linking with bank in partnership with NGOs. The main aim of this project is to receiving an encouraging result of rural savings and credit for the poor women in rural areas. Under this NABARD project in 1991 the Reserve Bank of India issued an instruction to the commercial bank to extend credit to the Self-Help groups.

### **Objectives of the study:**

The major objectives of the study are as follows:

- 1) To find out how much rural women have been empowered through self-help groups.
- 2) To find out the changes in socio-economic conditions of women through Self-Help group in Agomani GP.
- 3) To find out the level of political awareness of women members of Self-help groups.

### **Self-Help groups in Agomani GP, Dhubri District:**

There are 13 gram panchayats at Agomani development block. A total number of 1140 Self-Help groups have been formed in 13 gram panchayats under National Rural livelihood mission (NRLM). Out of this 1140 Self-Help groups, 240 members were received a total of Rs 25,000 from various banks with governmental subsidies. In addition, 200 members of each group have been given Rs 10,000 as revolving fund. Among them 10 members were also benefited with bank loans as Rs. 1, 00000 of each Self-Help groups. The only purpose of taking loans is to make them financially viable by creating various schemes. Notable among them are- dairy farms, weaving, tailoring, bamboo crafts, etc.

Various schemes are initiated by the Assam government for the upliftment of the self-help groups, some of these are discussed below:

**Deen Dayal Upadhaya Antyodaya Yojna:** Deen Dayal Upadhaya antyodaya yojna is a governmental scheme for helping the poor people by providing skilfulness training. The main objectives of this scheme is to develop skills in both rural and urban areas as per the much needed international standard for the country.

**National rural livelihood mission (NRLM):** NRLM is a poverty alleviation project executed by the ministry of rural development. The main objective of this project is to provide self-employment to the rural poor and to focus on promoting various organisations.

**Kanaklata Mahila Sabolikaran Yojna:** Assam chief Minister Sri Sarbananda Sonowal launched Kanaklata Mahila Sabolikaran Yojna. Assam CM launched scheme within thousands of women Self-help group members. This schemes is usually an important step towards broadening the livelihood of poor women in Assam.

## **II. METHODOLOGY:**

I have used Random sampling method to collect data for my study. There are 1140 Self-Help groups in entire Agomani block under Dhubri district. But I have selected only 10 groups from one Gram Panchayats (GP), which is "Sernagar gram panchayat". I have selected one hundred respondents from each group and interviewed.

## **III. DATA ANALYSIS:**

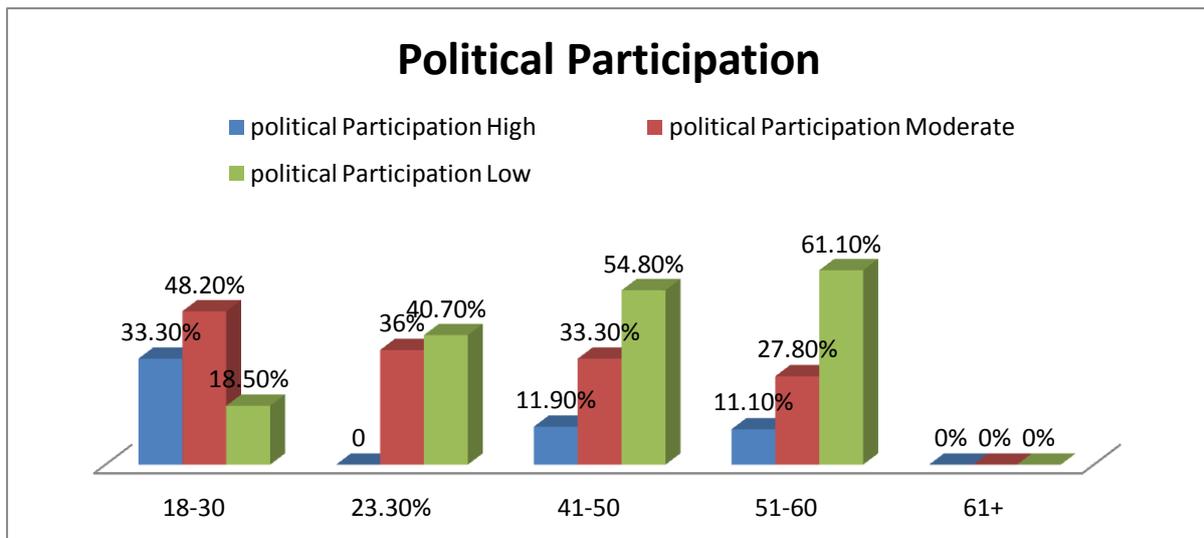
The data have been processed by all probable statistical tools, column charts, and percentage. After the collection of overall data a codebook has been formed on the basis of overall process or method given by the respondents through the interview schedule. To verify the overall data some required methods I have used such as verification, calculation, arrangement of tables to simplify the data. Thirdly quantitative data has been then ready for interpreting and verification.

**Political Participation of the respondents with Age:**

Age	Literacy rate			Total
	High	Moderate	Low	
18-30	18 (33.3%)	26 (48.2%)	10 (18.5%)	54
31-40	20 (23.3%)	31 (36%)	35 (40.7%)	86
41-50	5 (11.9%)	14 (33.3%)	23 (54.8%)	42
51-60	2 (11.1%)	5 (27.8%)	11 (61.1%)	18
61+	0 (0%)	0 (0%)	0 (0%)	0
Total	45	76	79	200

Source: field work

The above table shows that the political participation within the different age groups with percentages. In 18-30

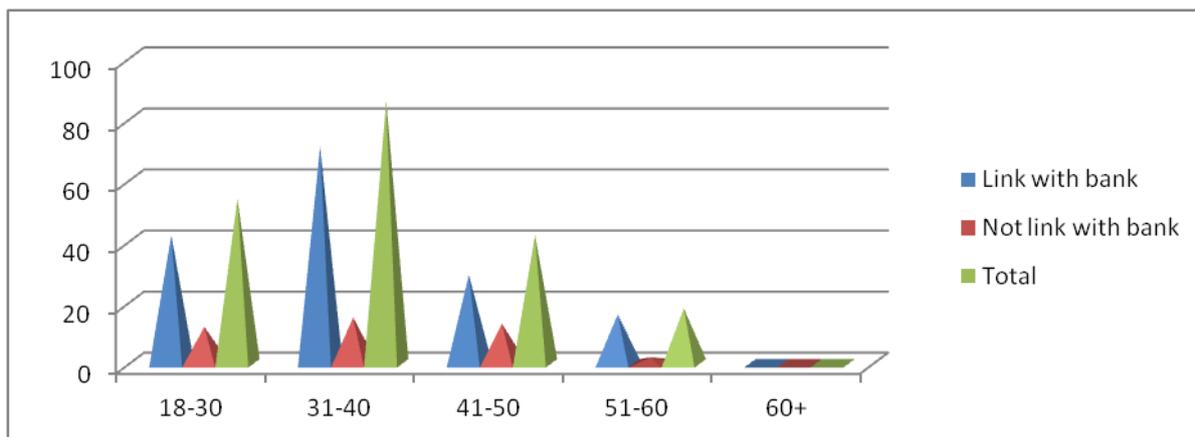


age groups there are 18 (33.3%) are politically very aware, so in total there are 54 respondents. Within 31-40 age groups there are 20 (23.3%) numbers are very high in political sides, after that 31(36%) respondents are moderate and 35(40.7%) are very low category respondents. So there are total 86 respondents in these age groups. In 41-50 age groups there are 5(11.9%) are very high category respondents, 14(33.3%) are moderate and 23(54.8%) are very low category of respondents. So in total there are 42 respondents within these age groups. In 51-60 age groups there are 2(11.1%) are very high category, 5(27.8%) are moderate respondents and 11(61.1%) are very low category within these age groups, so there are in total 42 respondents in these category of age groups. But in 61+ age group, there are no respondents.

**Bank Linkage of the groups:**

Age Group	Link with bank	Not link with bank	Total
18-30	42	12	54
31-40	71	15	86
41-50	29	13	42
51-60	16	2	18
60+	0	0	0

Source: field work

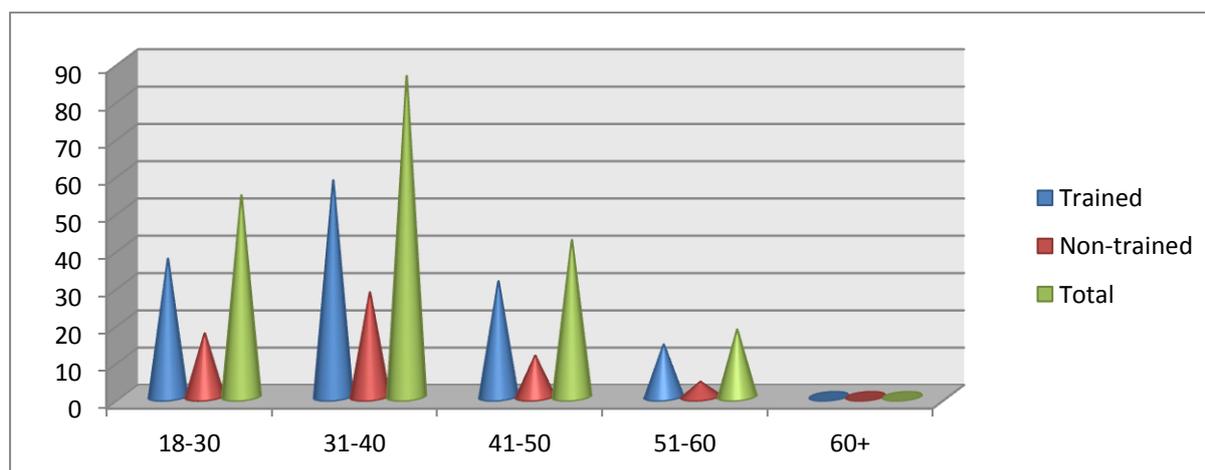


In the above table it has been shown groups linkage with banks. In 18-30 age groups, 42 groups are linked with banks, especially Assam Grameen Vikash banks and UCO banks, and 12 are not linked with bank, so in bank linked and not linked with bank there are in total there 54 groups in this age category. After that in 31-40 age groups, 71 groups are linked with banks and 15 are not linked with banks. So in total there are 86 groups which are some linked with banks and not linked with banks. In 41-50 age groups there are 29 groups which are linked with banks and 13 are not linked with banks. So in total there are 42 groups, in between some are linked with banks and some are not linked with banks. Finally in 51-60 age groups there are 16 groups which are linked with banks and 2 are not linked with banks. So in total there 18 groups which are some linked and some are not linked with banks.

**Training status of the respondents with age:**

Age Group	Trained	Non-trained	Total
18-30	37	17	54
31-40	58	28	86
41-50	31	11	42
51-60	14	4	18
60+	0	0	0

Source: field work

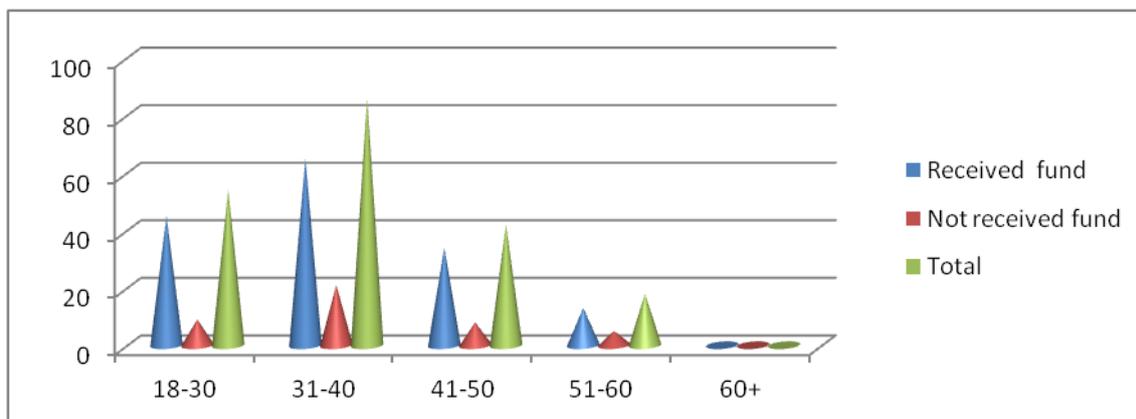


This particular table shows that the training status of the groups. In 18-30 age groups there are there are 37 trained groups and 17 are non-trained, in total there are 54 groups in this age category as trained and non-trained. In 31-40 age category there are 58 trained groups and 28 are non-trained groups, so in total there are 86 groups in between some are trained and some are non-trained. In 41-50 age groups 31 groups are trained and 11 are non-trained, in total there are 42 groups, and within this group some are trained and some are non-trained. In 51-60 age group there are 14 trained groups and 4 groups are non-trained, so in total there are 18 groups, in between some are trained and some are non-trained. In 60+ age category there are no respondents from each group.

**Revolving fund of the respondent with age:**

Age Group	Received fund	Not received fund	Total
18-30	45	9	54
31-40	65	21	86
41-50	34	8	42
51-60	13	5	18
60+	0	0	0

Source: field work



In the above table 18-30 age groups 45 respondents are getting revolving funds and 9 respondents are not getting revolving funds. So in total there are 54 respondents in between some are getting revolving funds and some are not getting revolving funds. In between 31-40 age groups 65 respondents are getting revolving funds and 21 respondents are not getting revolving funds. So in total there are 86 total respondents some are getting revolving funds and some are not getting revolving funds. In 41-50 age groups 34 are getting revolving funds and 8 are not getting those funds. So there are 42 respondents in between some are getting revolving funds and some are not. In 51-60 age groups 13 are getting revolving funds and 5 are not getting revolving funds, so in total there are 18 respondents. In 60+ age groups there are no respondents.

**IV. SUGGESTIONS AND CONCLUSION:**

Having a close look of this study some suggestions may be come out for the effective enhancement of the Self-Help Groups in Agomani GP. More and more encouragement, guidance thorough government and non-government organizations are very necessary to make the members more active in the group’s workings. Investigation at all levels is necessary to eradicate corruption which is created by some officials. Time to time training programs are necessary. The training and management programs should be complete in all parts on the basis of their productivity goods. Each and every member of the SHGs should be well trained. Another most important suggestion is that the members of the Self-Help groups should be conscious for the proper utilization of their savings.

From the above discussion it would be conclude that most of the serious problems that faced by respondents are lack of training and various management programs. Respondents are not properly aware about banking services and loan distributions. So respondents need to know about proper training and management system. Most of the aged respondents are not aware about the group’s activities and they have lack of political consciousness. Even they do not have the basic idea about our country and state. It has been revealed that the government, official’s members of block, and non-government organizations must provide some awareness programs for the members of Self-help groups at the right time. Even the members of the panchayat and various government officials should not have a neglected attitude towards the self-help groups and the government should look into ways to help the groups collectively.

**REFERENCES:**

- [1]. Administrative reports, Development Block Agomani, 2019.
- [2]. Kumar, Vijaya, Arumugam. 2009. Banking microfinance and Self-Help groups. New century publication.
- [3]. Sahu, k. Kavita. 2011. Self-Help groups and economic empowerment of tribal women, Discovery of publishing house, New Delhi, 2011,

- [4]. Saha, Abhishek & Pradhank, Das, Reema. 2016. Empowering the rural women political e through SHG approach. International journal of agricultural science ISSN: 0975- 3710 and E- ISSN: 0975- 9107, volume 8, issue 54.
- [5]. NRLM Data for PPE ASSAM- DHUBRI- AGOMANI SERNAGAR-KALDOBA PT III (Village level).

Piyali Saha, et. al. "Women Empowerment through Self-Help Group a Case Study of Agomani GP in Assam." *IOSR Journal of Humanities and Social Science (IOSR-JHSS)*, 26(01), 2021, pp. 55-60.