



Empowerment of Scheduled Caste Women: A Study of Women Self-Help-Groups (SHGs) at Brahmaputra Valley of Rural Assam, India

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Abstract

The economic development of a country will not be developed alone without the development of rural women. Now a day, empowerment of women is considered as an important issue in the developing countries like India. Empowerment is a social action process that promotes participation of people, organization and communities in gaining control over their lives in their community. For empowering the rural women finance is required. In India particularly in the rural areas there is an urgent need of empowering women. On the other hand among the rural women the most disadvantaged group are the Scheduled Caste (SCs). In this regard the formation of Self Help Group and Micro Financing will enhance the rural SC women's socio-economic status in the society. This study is aimed at analyzing the impact of micro finance on socio-economic empowerment of SC women through Self-Help-Groups (SHGs) in Brahmaputra Valley of Assam. The study is based on both primary and secondary data. The primary data were collected from field survey, conducted at five development blocks in Lakhimpur district, three development blocks from Dhemaji and two development blocks from Majuli district were purposively selected. Through random sampling technique 100 SHGs (10 SHGs from each block) and 200 (2 members from each SHG) respondents were selected for the purpose of the study. The study concludes that the Self-Help-Groups have proved the way for economic independence of rural women in their society with certain constrains.

Key Words: Empowerment, Microfinance, Schedule Caste Women and Self-Help-Groups.



Introduction:

The economic development of a country will not be developed alone without the development of rural women. Poverty is viewed largely as a problem of the poor earning too little income, consuming too little to attain a socially acceptable standard of living (*Audu & et. ai. 2011*). Poverty is one of the main reasons in cause of less empowerment of poor especially in developing countries. Now a day, empowerment of women is considered as an important issue in the developing countries like India. Empowerment is broad concept to define because many elements involve in it. These elements influence by including political, social and power system in the country (*Mustafa & Ismailov, 2008*). Empowerment covers many issues and when there is discussion on empowerment it includes many elements - self-strength, control, self power, self reliance, own choice, life of dignity, fighting for rights, independence, decision making, being free, capability , access to basic human needs etc (*World Bank, 2002*). There are about 70% of world's poor are women and yet they have no access to credit and other financial services. For empowering the rural women finance is required. In India particularly in the rural areas there is an urgent need of empowering women. On the other hand among the rural women the most disadvantaged group are the Scheduled Caste (SCs). Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural SC women. This study is aimed at analyzing the impact of micro finance on socio-economic empowerment of rural scheduled caste (SC) women through Self-Help-Groups (SHGs) Brahmaputra Valley of Rural Assam particularly in Lakhimpur, Dhemaji and Majuli districts of Assam.

Women Empowerment and its Concept:

Empowerment of women means to let women survive and let them live a life with dignity, humanity, respect, self esteem and self reliance. United Nations Development Programmes (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices (*UNDP, 2001*). The World Bank's Empowerment and Poverty Reduction: A Source book, defines empowerment in its broadest sense as the "expansion of freedom of choice and action" (*Narayan, 2002*). Empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability (*kabeer, 1998*). It is why the empowerment means women live their own life in a way that think appropriate on the basis of their condition of family circumstances, qualities and capabilities of which they themselves are the best judges.



Main Objectives of the Study:

The main objective of the present study is to look at the effects of SHG activities in the socio-economic empowerment of rural SC women at Lakhimpur, Dhemaji and Majuli districts of Assam. To achieve the main objectives the following specific objectives have been developed:

1. To understand the status of SHGs in the study area.
2. To study the demographic profile of the respondents.
3. To study the major indicators for empowering the women in the study area.

Methods and Materials:

For the purpose of the present study both the primary and secondary data have been used. The primary data were collected from field survey through filled in questionnaire and direct interview method. The field study has been carried out in rural areas of 10 (ten) development blocks at flood affected areas of Assam. The development blocks have been selected according to their highest number of percentage of SC member women SHGs registered since inception. Through random sampling technique 10 SHGs from each sample blocks and 2 SC women members from each sample SHGs have been randomly selected for collecting the primary information. Thus accordingly, 5 (five) development blocks and 50 (fifty) SC member SHGs from Lakhimpur district, 3 (three) development blocks and 30 (thirty) SC member SHGs from Dhemaji district and 2 (two) development blocks and 20 (twenty) SC member SHGs from Majuli district have been selected by the researcher. The primary data were also supplemented by the data collected from secondary sources like District Rural Development Agency (DRDA), Department of Economics and Statistics, District National Information Centre, Office of the Block Development Officers etc. The secondary data were also collected from different journals, books, relevant documents, news papers and magazines, records of Non-Governmental Organisations (NGOs), Institute of Co-operative Management (ICM) etc. For analyzing the data, tools, like percentages, simple average, have been used.

With the help of simple average or percentage analysis, the background of the selected respondents have also been analyzed with reference to their income, community, educational qualification, occupation, family size, age and marital status etc.

Results and Discussions:***Demographic Profile of the Respondents:***

An effort has been made to analyze the demographic profile of the respondents in respect to their age, marital status, educational qualification, occupation, family size and income position in the study area.

1. Age of the respondents:

The age group of the respondents has been analyzed with the help of the **Table 1** as follows:

Table 1**Respondents according to their Age**

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	Young age (18 to 30 years)	68	34
2	Middle age (31 to 50 years)	128	64
3	Old age (above 50 years)	4	2
	Total	200	100

Source: Field Survey

From the above **Table 1** it has been observed that majority of the respondents i.e. 64 percent were middle aged, while 34 per cent were young and remaining i.e. 2 per cent were old aged.

2. Educational Status of the Respondents:**Table 2****Educational Status of the Respondents**

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	Illiterate	16	8
2	Able to Sign.	52	26
3	Primary school	38	19
4	Middle school	36	18
5	High school	44	22
6	College education	14	7
	Total	200	100

Source: Field Survey

The education level of the respondents showed that 26.0 per cent of them were functionally literate (i.e. able to sign.), 22.0 per cent had received high school education, 19.0 per cent of the respondents had education upto primary school, 18.0 per cent received middle school education, and 8.0 per cent were illiterate and only 7.0 per cent of them received college level education.

3. Marital Status of the Respondents:

Table 3

Marital Status of the Respondents

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	Unmarried	12	6
2	Married	152	76
3	Widow	12	6
4	Separated	24	12
	Total	200	100

Source: Field Survey

The marital status of respondents indicated that majority i.e. 76.0 percent of the respondents were married, 12.0 per cent were separated, 6.0 per cent of the respondents were unmarried and 6.0 per cent were reported as widows.

4. Family size of the Respondents:

Table 4

Family size of the Respondents

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	i. Small (2-4)	39	19.5
2	ii. Medium (4-6)	93	46.5
3	iii. Big (6 and above)	68	34
	Total	200	100

Source: Field Survey

It was also observed from the above **Table 4** that majority of the respondents i.e. 46.5 percent were middle size family followed by big size family (34.0%) and small size family (19.5%).

5. Income Status of the Respondents:

Table 5

Income Status of the Respondents

Sl. No.	Variables and Categories	Frequency (No.)	Percentage (%)
1	Low income(below ₹ 10,000)	20	10
2	Semi medium(₹10,001- ₹30,000)	60	30
3	Medium(₹ 30,001- ₹ 50,000)	58	29
	High income(above ₹50,000)	62	31
	Total	200	100

Source: Field Survey

Economic position of the family of the respondents indicated that 31.0 per cent of them belonged to high income category, followed by respondents belonging to semi-medium income category (30.0%), medium income category (29.0%) and only 10.0 per cent of them belonged to low income category.

Indicators for Empowerment:

Another effort has been made by the researchers to study the various indicators of the empowerment of the women respondents during Pre-SHG and Post-SHG stage and data has been analyzed in **Table 6** as follows:

Table 6

Indicator of Women Empowerment through SHGs

Sl. No.	Indicators of Empowerment	Before Joining		After Joining	
		No.	Percent	No.	Percent
1	Improvement in health & education awareness	62	31	138	69
2	Got Importance in the Society	58	29	142	71
3	Improvement in leadership Quality	79	39.5	121	60.5
4	Knowledge of banking operations	71	35.5	129	64.5
5	Skill Improvement	71	35.5	129	64.5

6	Able to added income to the family income	29	14.5	171	85.5
7	Take own decision in community, village and in households	98	49	102	51

Source: Field survey.

Table 6 reveals that after joining the SHGs 71.0 percent of the respondents were get importance in the society which was only 29 percent before joining the group. 60.5 percent and 51.0 percent of the respondents have made better leadership and communication skills and take their own decisions in community, village and in households respectively. 85.5 percent of the respondents were agreed that they would be capable to contribute towards the family income. 64.5 percent women have agreed about the skill improvement, while 35.5 percent have disagreed. More than half i.e. 64.5 percent women have understood the banking operations after joining the SHGs. The awareness levels on health education among the rural women have also increased which was reported to be 69.0 percent.

Suggestions:

For the purpose of the present study the following suggestions should be given forwarded:

1. Women should be properly educated so that they will enhance the capability to manage communities and community projects.
2. Proper emphasis should be given to group lending and SHGs formulation.
3. Periodical training programme at regular intervals to group members may be organized by the NGOs and Government officials regarding the awareness levels about bank loan, proper accounts keeping, self management, decision making etc.

Conclusions:

Finance is important for everyone and is considered more for empowering the rural women particularly in the rural areas like Lakhimpur, Dhemaji and Majuli. Regular and immediate finance can play an important role for development of socio-economic conditions of the people particularly the rural SC poor people. Microfinance to the rural SHGs is a way to raise the income level and thereby improving in the living standards of the rural women. The SHGs have been playing an important role in social development and performing their savings



and credit functions in their household too. The Self Help Groups have proved the way for self depended and economic independence of rural women.

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