

## Chapter-I

### 1.1 Introduction:

Women are an integral part of the society. Without the development of women society or the state cannot be said a developed one. Gender equality is an important aspect of the present day's aspirations. "But in the gender dyad society, it is found that there is always inferior position of the women in the society to men. The patriarchal tradition, socially determined roles for men and women prevent women from participating in decision making within household and also at community level. The women are basically seen oppressed, family oriented, illiterate more spiritual and not conscious of their rights and development"<sup>1</sup>.

The women constitute almost half of the total population of the world. The present scenario of the women as an entity compared to the male folk is not in equal parlance in case of education, employment, income, share of property, health etc. The need of the hour is that they should be back up from different sources. So the special treatment to bring them in equality is the need of the time.

The gender equality is perceived by the modern states. The states are engage to overcome the gender parity in the society through the process of empowerment by various means. The concerned on women development at the international level started since

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<sup>1</sup>Konwar, Mitali, (2014). Role of Self-Help Groups In Socio-Economic Empowerment of Women in Sivasagar District of Assam, pp-02.

1980s. Women constitute half of the world's population and nearly perform two-thirds of the work hour received one-tenth of the world's income, and own less than one-hundreds of world's property (United Nation Report, 1980). It shows unfavorable status of women. According to the World Development report 2012, one fifth of the married women in India are not involved in spending decision, even from their own income. In terms of the Gender Inequality Index (GII) prepared by the UNDP India has a GII value of 0.61, ranking 132 out of 148 countries in the year 2012 Index. It makes sense that where India does stands in terms of women development. So the empowerment of women for the equal development and to bridging about the gaps in terms of gender is the need of the time.

Empowerment is a multi-facet and multi-dimensional term. It covers various areas of one's life. Empowerment means giving power to the weaker section to enhance its own capability or to bring equality with the others. The women empowerment as a concept was first introduced at the International Women conference at Nairobi in 1995 and was defined as 'a redistribution of social power and control of resources in favour of women'. So the empowerment is self-governance, self-sufficiency and self-maintenance and above all it is economic independence through information, knowledge, and necessary skills. Empowerment as a process is defined in terms of power by the feminist discourse into the four dimensions of power such as *power within, power to, power with and power over*<sup>2</sup>.

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<sup>2</sup> Konwar, Mitali, (2014). Role of Self-Help Groups In Socio-Economic Empowerment of Women in Sivasagar District of Assam, pp-16

The *power within* indicates to articulate one's self and aspirations. *Power to* refers people's own skill and ability to make success their self and aspiration. *Power with* which refers people's coherent collective aspiration to unify them and to connect with other person or organizations. *Power over* indicates gaining capability to make changes and capacity over resources. Thus the feminist discourse empowerment is seen as power over, power to, power with and power within<sup>3</sup>.

The World Bank defines empowerment as the expansion of assets and capabilities of the poor people to participate in, negotiate with, influence, control and hold accountable institutions that affects their life. The World Banks admits that empowerment, as a term has meaning that changes with social and political context, depending on its core significance always remains the same- putting people on equal footing with each other, by giving their challenges<sup>4</sup>.

The empowerment process is diverse and the model of organized Self-Help-Groups is considered as one of the mechanism of women empowerment. Self Help Groups are small voluntary association of people from the same socio economic background with a purpose of solving their common problems through self-help and mutual help. It is a collection of people who have common problems that cannot be solved individually, and have

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<sup>3</sup> Konwar, Mitali (2014), Role of Self-Help Groups in Socio-Economic Empowerment of Women in Sivasagar District of Assam. P 16.

<sup>4</sup> World Bank Policy Research Report (2001), Engendering development: through Gender Equality in Rights, Resources and Voice. Oxford University Press.

therefore decided to form a group and taken joint action to solve their problems<sup>5</sup>. National Bank for Agriculture and Rural Development (NABARD) define Self-help Groups as ‘Self help groups are small voluntary association of poor people, preferably from the same socio-economic background.

The draft ‘National Policy for Women 2016’ defines women empowerment as “The empowerment of women is a socio-political idea envisioned in relation to wider framework of women rights. It is a process that leads to women to realize their full potential, their rights to access to opportunities, resources and choices with the freedom of decision making both within the household and home. Empowerment would be achieved only when advancement in the condition of women is accompanied by their ability to influence the direction of social change gained through equal opportunities in economic, social and political spheres of life”<sup>6</sup>.

The involvement in the self help groups by the women and working in a group gives diverse experience to the women folk of the rural areas. The involvement in the SHGs and micro credit and bank linkage give financial knowledge and the income earning activities undertaken by the members empowered the women in certain extend. Besides the income earning activities self help groups are seen involved in many social activities and hence get recognized in the society. Therefore the involvement of the women folk in the self help groups is supposed to empowers them socially and economically.

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<sup>5</sup>Women’s Empowerment Camp: Course Content. New Delhi: National Commission for Women.pp.135

<sup>6</sup> ‘National Policy for Women 2016’, government of India, Ministry of women and Child Development (Draft )pp-1

## **1.2 Statement of the Problem:**

Women in India constitute 48% of the total population and lacking behind in many spheres like education, health, income, employment, share of property etc. The vulnerable condition of women can be brought through the process of empowerment. The empowerment measures have been taken by the government and the civil society groups for the upliftment of the women folk.

The concept of empowerment is related to the power given to the particular weaker section of the society to equal with others. It is multi-dimensional and covers various ways and means. For the achievement of the empowered women many steps are seen taken by the government in the world wide specially the developing countries. Among the various initiatives the process Self-Help-Groups and its contribution toward the women empowerment is considered as one of the important mechanism of women empowerment. The success story of the Bangladesh SHGs and micro-finance has attracted other developing countries to follow the scheme of women empowerment through SHGS. In India the program of SHGs bank linkage was initiated by NABARD in 1992 with 500 such self-help groups. The major initiative taken by the government of India is through the programs named Swarnjayanti Gram Swarozgar Yojana (SGSY) launched in the year 1999 in India. Under this program special focus was given towards reaching the vulnerable section of the poorest of the poor people forming self help groups and training and financial assistance. The main objective of this scheme is to provide sustainable

income to the rural poor and to bring the assisted poor families above the Poverty Line by providing them income generating assets through a mix of bank credit and government subsidy. This program is implemented in the State of Assam also. Till the end of the year 2009-2010 total of 2,08,212 SHGs were formed in the state and of which 1,35,123 members were women SHGs and 65,360 numbers eligible SHGs has taken up economic activities with the bank loan and subsidy. Apart from this, 11,455 individuals Swarajgar received bank loan and subsidy for taking up sustainable income generating activities for their livelihood<sup>7</sup>. The SGSY was implemented by the District Rural Development Agency (DRDA) with active involvement of Panchayati Raj, Banks, the line Department and NGOs. But from since 1<sup>st</sup> Jan 2012 the SGSY scheme is restructure and renamed as National Rural Livelihood Mission (NRLM). The restructured program is being implemented on mission mode with time bound and outcome based approach. The NRLM envisages to encompassed the entire gamut of social issues and to pave the way for the poor so that they become capable of coming out of poverty through the universal social mobilization, forming and strengthening of the SHGs and their network, capacity building, financial inclusions, access to credit, skill development and taking up different livelihoods options supported technology and marketing support<sup>8</sup>. The Assam state Rural Livelihood Mission started its mission from Jan, 2012 to meet the above objectives.

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<sup>7</sup> Annul Action Plan (ASRLM), 2012-2013.

<sup>8</sup> Annul Action Plan (ASRLM), 2013-14.

The Chirang District is one of the four districts of the Bodoland Territorial Area Districts (BTAD) area administration. It has two development blocks namely Boro Bazar and the Sidli. In the Sidli Block there are 28 Village Council Development Committees (VCDC) covering 236 revenue villages. It has population of 2, 21,822 where female are 1, 08,841. It has 44,759 households where Bellow Poverty Line (BPL) households are 20,536. The population pattern consists of SC- 6,729 ST-1, 04,890, MIN-31,379, OTH-78,824<sup>9</sup>. At present the newly formed SHGs is 1,323 and the revived SHGs is 895 and the total SHGs in under the Sidli Block is 2,218. So far the Block Mission Management Unit (BMMU) of Sidli block has given various training for capacity building since its inceptions. These constitute 3 Days SHGs management training, SHGs book keeping training etc. The BMMU functions as facilitator in the smooth functioning and implementation of the programs of ASRLM. The existing literature in case of women empowerment through self help group it is found that the most of the studies were conducted on those self help groups which were under the SGSY. The self help groups in the present day are under the program named National Rural livelihood Mission and it stated in Assam as Assam State Rural Livelihood Mission from Jan, 2012. Since there is no proper studies are done regarding Women Empowerment through Self Help Groups especially in the Sidli Block of Chirang District, Assam. Therefore the present study is undertaken for understanding about the Empowerment of Women through Self Help Groups in the said area.

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<sup>9</sup> Block Profile reported by BMMU officer Sidli Block, Chirang.

### **1.3 Review of Literature:**

A survey of the available literature shows that a lot of work has been done on the women empowerment and self help groups in different parts of India. For the better understanding about the women empowerment through self help groups the work done by the various scholars are reviewed.

1. Mitali Konwar (2014) in her thesis titled 'Role of Self-Help-Groups in Socio-Economic empowerment in Sivasagar District of Assam' find out about how does the involvement in the SHGs contributed towards the socio-economic empowerment of the women in Sivasagar District. She highlighted the role of the micro-credit and bank –linkage and the different activities undertaken by the women members in the SHGs and how it benefited to them. The study was undertaken till the year 2009 where the SHGs organizations were under Swarnjayanti Gram Swarozgar Yojana (SGSY) program as a facilitator for the proper functioning of the SHGs by the government. These studies give idea about the socio-economic factors in the empowerment of women through SHGs. The study reflected about the benefits of the women folk after engaging in the SHGs both socially and economically. The study shows that the organization of the SHGs and their functioning helps in group's activities, collective decision making, and involvement in the banking system, knowledge of saving and credit in the bank and to start the earning activities.



2. A study on 'The impact of self help groups on empowering women on rural Assam' was done by Mofidul Islam and Jayanta Krishna Sarmah and published in the Vol. XI. No. 2, 2014 of OKD Journal of Social Change and Development. The study was based on the rural Nagaon District. The studies find that the SHGs improve the life of the women counterpart and the field study reveals about the lack of active participation from the government side effect the proper functioning and achieving the goals of the SHGs. The study also considered other social activities undertaken by the members of the self help groups for the understanding the about the social empowerment. The study was done on those SHGs registered under SGSY from April1999 to March 2012.
3. Ranjit Tamuli and Sonit Kr. Bhuyan (2014) in their research article named 'Women Empowerment Through SHGs: An Analytical Study on SGSY in Lakhimpur District of Assam' published in the edited book name Women Empowerment in North-East India studied about the women empowerment through the SHGs under the SGSY scheme in the Lakhimpur District. The study reveals that the empowerment of women could achieved through the proper implementation of the SGSY scheme in the rural areas of Assam.
4. Kabeer (1999) has attempted to construct some indicators of empowerment of women by suing three dimensional conceptual frameworks mainly: 1. The resources as a part of the pre-conditions of empowerment; 2. The agency as an aspect of process; and finally 3. The achievements as a measure of outcomes. The

study showed that the most common indicators for women empowerment are family structure, material advantage, financial autonomy, and freedom of movement and lifetime experience of employment participation in the modern sectors.

5. K. Kulandaivel (2005) in the Study of Empowerment of Rural Women defined the term empowerment as “Empowerment is a way of defining, challenging and overcoming barriers of one’s life through which people increase their ability to shape their own lives and environment”. The researcher also stated that the term empowerment is multidimensional process enabling individuals or groups of individuals to reside their full ideality and power in all sphere of life. He further added that the various multidimensional process are such as greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free from shocks imposed on them by custom, belief and practice.
6. In the study by Malhotra, Schuler and Boender (2002) identifies the methodological approaches in measuring and analyzing the empowerment of women. The indicators for the measurement of empowerment of women in their study are: domestic decision making, finance and resource allocation; social and domestic matters; child related issues; access to or control over the resources; freedom of movement and so on.

7. Madhushree Das (2012) in her research work on 'Tribal women of Assam' deals with the demographic characteristics and socio-cultural practices, literacy and educational level, occupation structure, and the pattern of social change and development of the tribal women in Assam. The study found that the participation of the tribal women in non-agricultural sector of economy is of low order. Beside it the literacy also found very tardy. Thus the study showed that as compare to the non tribal the tribal women are lacking behind in socio-cultural arena.
8. Bhola Nath Ghosh (2008) in his study on 'Empowerment of Women in North-East India' makes comparative study of the women of Tripura and Meghalaya States. The study encompassed the areas such as economic empowerment of women, employment opportunities of women, displacement of female labour in agriculture, off-farm agricultural employment generation, problems of unemployment among the educated middle class, significance skill formation and training, etc. Beside these the author also touched the socio-cultural and political issues like literacy and education among women, participation of women in decision making. The study highlights interesting enquiry into the traditional matrilineal Meghalaya society as to why women still remain out of decision making in institutional levels.
9. Bhaskara Rao (2007) in his study on 'Women Empowerment through SHGs, A Study of Nizambad District, Andra Pradesh', exercised the different ideas of empowerment tools, such as awareness, access to resources and control over

resources, decision making , social effect which vary from nominal average, mobility and political interfere. The study revealed that the SC and ST community is seen higher significant indicator of women empowerment than the other community SHGs.

10. Manju H. A. (2015) in her doctoral research under the title “An analysis of Micro-finance for Economic Empowerment of Women- A case study of Hassan District”, explained the concept of micro finance as financial services as saving A/C, Insurance Fund and Credit provided to poor and low income clients so as to help them rise their income and thereby improve their standard of living. The researcher related the issue of women economic empowerment through engagement of poor women in the SHGs and accessing micro-credit and micro-finance the life of the women are seen improved in the Hassan District of Karnataka.
11. Saswatee Rath (2009) in her research work for doctoral degree under the title “Women Empowerment and Self Help Groups: A Case Study in Khurda District of Orissa,” touches different dimensions of empowerment and its related issues to arrive at a conclusions to understand about the term empowerment. The study revealed that the mere increase in the economic activities does not really can be called empowerment if one left other factors such as freedom of movement in the society, marketing, decision making etc.. The micro-finance and credit do helps in engagement of women self help groups in different economic activities. The study

also gives about the role of the government and the non-governmental organizational agencies for the proper functioning of the SHGs and to meet its objectives.

12. Deepa Narayan in her edited volume “ Empowerment and Poverty Reduction” 2012 deals with the World Bank’s approach to empowerment for economic growth and poverty reduction. The book is organized into three parts dealing with meaning of empowerment and how it works with Bank’s works and finally the action agenda for the development approach. She has defined the empowerment as “empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives.” She has talked about the four key elements of empowerment which are access to information, inclusion/participation, accountability and the ability of the local people to work together, organize themselves, and mobilize resources to solve their problem of common interest. The book also focuses on the application of the empowerment approaches framework into the five areas such as 1. Provision of basic services, 2. Improved local governance, 3. Improved national governance, 4. Pro-poor market development and 5. Access by poor people to justice.
13. In the book named “Micro- Credit, Poverty and Empowerment, Linking the Triad,” 2005, Nerra Burra, Joy Deshmukh and Ranadive Rajani K. Murthy deals with impacts of micro-credit and women empowerment. The book makes case

studies and tries to understand how the micro-credit programs initiated in India could bring women empowerment. The study showed that women have gained in terms of mobility, self confidence, widening of interests, access to financial services, building of own savings, competence in public affairs, and status at home and community.

14. Shilpa N. Birandar (2015) in her Doctoral thesis title 'Economic Empowerment of Women through Micro Finance- a Case Study of Gadag District' studied about the role of microfinance in economic empowerment of women. The researcher adopted both qualitative and quantitative measure for the analyzing the economic empowerment of women. The researcher in the study considered quantitative indicators for the women empowerment such as level of income, expenditure, saving, properties etc. Beside the quantitative measures the qualitative measures which are called by the researcher as modern criteria of empowerment indicators like the power to make decisions, ability to interact with people, power to create and control the resources of self worth and dignity for one's own life were considered in the study. The researcher has found that economic empowerment through microfinance especially SHGs organizations the economic empowerment of women is not achieved and but it only helps in financial inclusions of women only.

15. Mrs. Manisha D. Bhingardive (2015) in her doctoral thesis title 'A Study on Women Empowerment through Self Help Groups in Thane District' focus her

study on the impacts of economic and social status of women in the Thane District. In her study she find that despite efforts from the government and other financial institutions the SHGs are facing lack of proper guidance, lack of skill in management and marketing problems, lack of leadership, inadequate financial support and lack of networking with stake holders.

16. Manu Sangwan (2014) in his M. Phil dissertation under the title ‘Self Help Groups and Women Empowerment: A Study of Mashobra Block’ has studied the functioning of SHGs under the new restructure program of government of India named National Rural Livelihood Mission. The Study was conducted on Mashobra Block of Shimla. The study revealed that the women are seen empowered and most of the young women are seen taking active part in the functioning of SHGs organizations.

17. Sujaya Routray (2013) in her thesis title ‘Women Empowerment through Self Help Groups in Erasama Block of Jagatsinghpur District, Orissa’ studied about the process of women empowerment through SHGs. The study revealed that the women empowerment with the activities undertaken by the SHGs is only one sided and the other factors of women empowerment in real sense specially the societal level such are as structure in the society and changes of the power relations were not meted. The study also highlights the lack of proper functioning of the SHGs because of well defined governmental initiative. Thus some of the SHGs are seen working properly in the pen and paper only.

18. Fisher and Sriram (2002) in their book, “Beyond micro-Credit: Putting Development Back into Micro-finance”, tried to explained in details about the great diversity of micro-finance industry in India. The book revealed that the institution of Micro-finance industry has raised many innovations by promoting livelihoods and democratic governance. The authors also analyses the available the innovative practices of micro-finances in India and make a comparative analyses of the SHGs in India and the micro-finances in Bangladesh. The author also deals with the study of the impacts of micro-finance in both the countries. The book challenges the role of micro-finance as technology and management tools for outreaching poor clients specially providing saving, credit and insurance as tool of development only rather expected that the micro-finance can achieved or should work for the promotion of livelihood, empowering women, building people’s organizations and changing institutions.
19. Rekha K. Talmaki (2014) in her unpublished thesis title “Empowerment of Tribal Women through Self Help Groups in Tapi District, South Gujarat” make a detailed study about the role of the SGHs in empowering the tribal women. The study is conducted with taking different types of variables such to identify the women empowerment. The researcher has studied both social and economic empowerment of tribal women. In her studies the role of the state in also examined for the empowerment of women especially through the SHGs. The study revealed that despite engaging with their house hold activities women come forward and



joined SHGs and contributed income to the family and get opportunities to take part in other social and community activities. The researcher also studied the role of the micro finance and micro credit for the functioning of SHGs for the women empowerment. The women engaging with the SHGs is seen that the members get basic knowledge of saving and credit and exposed to entrepreneurship development for different types of livelihood activities.

20. Anand (2002) in her discussion paper on “Self Help Group and Women empowerment: A case study on selected SHGs and NHGs” studied about the women empowerment and examined it from three main indicator of women empowerment such as economic, social and Political/Legal. In the Economic empowerment the author made the following indicators such as savings, income, increase in assets, repayment rates and skill development. In case of social empowerment of women the author made the following indicators: increase in self confidence, change of attitude to women’s role, improvement in communication skills and in social outlook. The political of legal empowerment of women indicators are increase in participation in political process, removal of legal discrimination against women. The researcher also studied the activities undertaken by the SHGs and the failure of SHGs to meet its objective.

21. Dr. B. Suguna (2002) in her work on “Strategies of Empowerment Rural Women” defined empowerment as ‘giving power to’, creating power within and enabling. The researcher in her studies categorizes the concept of into the three main broad

categories such as Economic Empowerment, Social Empowerment and Political Empowerment. The author give importance on the social empowerment of women where she includes equal treatment, equal respect, equal opportunity, equal recognition, and equal status. In her study the author reflected the condition of the rural women. She added that 75% of the female are rural and they are poor and ignorant as compare to the urban women. The study found that beside the efforts taken by the government the basic problems such as illiteracy, limited skills, restricted mobility and lack of autonomous status still to be tackled. For the author suggested that these rural women need to be trained and organized so to be empowered.

The above review of literature gives ideas about the women empowerment, micro-finance and micro-credit, organization of SHGs and the empowerment of women through SHGs in different parts of India and Assam.

#### **1.4 Objectives of the Study:**

Following are the objectives of the study:-

1. To study the socio-economic background of the members of the self help groups.
2. To study the role of the state in promoting SHGs in rural areas.
3. To study about the activities undertaken by the SHGs.
4. To study the impact of self help groups in socio-economic empowerment of women.

### **1.5 Hypotheses:**

Based on the purpose of the study the following hypotheses have been proposed:-

1. The active participation of the government impacts the proper functioning of the self help groups in rural areas.
2. Women being marginalized groups are seen empowered through the participation in self-help-groups.
3. The SHGs help in the socio-economic empowerment of women in rural areas.

### **1.6 Methodology:**

The research methodology is a systematic way to find out the result of a research question or problems. The present study is based on Descriptive Research design with an aim to describe the events, phenomenon and the situations. To get more accuracy and precision the study has been conducted on the basis of no-participant observation and administering interviewed schedule. The present study has been conducted to understand the Women Empowerment through Self Help Groups of Sidli Development Block of Chirang District Assam.

#### **1.6.1 Sampling Procedure:**

Selection of the study area: Assam is among the top five states with the highest percentage of population living Below Poverty Line in the country. Assam has 85.90 percent of rural population which is higher than the national average of 68.85 percent

according to the 2011 census. Total rural female population is 87.56 percent against 86.10 percent of male rural population. The total ST population is 12.41 which are higher than the national average of 8.20 percent. The combined population of the SC and ST is 19.26 percent.

The state Assam is one among the 13 identified priority state by the National Bank for Agriculture and Rural Development for the spreading the microfinance and introduced SHGs-bank linkage. Thus SHGs in Assam are extended its outreach over the districts of Assam rapidly. In the state Assam ten district has been identified which have high coverage of Self-Help-Groups. These ten districts are Barpeta, Chirang, Darrang, Jorhat, Karbi Anglong, Morigaon, Nagaon, Morigaon and Sivasagar<sup>10</sup>.

There are 25 intensive blocks in eight intensive districts which are being assisted by the World Bank under the National Rural Livelihood Project (NRLP)<sup>11</sup>. For the present study the Chirang district has been chosen purposively. Chirang is one of the eight intensive district identified by the ASRLM. In the Chirang district the concentration of the rural people is about 90 %. There are as many as 3,996 SHGs covering two blocks which are intensive blocks namely Boro Bazar and Sidli Development Block. In the Sidli development block there are 2,218 active SHGs. The population in Sidli Block is 2, 21,822 where Male population is 112981 and female population is 108841. In this

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<sup>10</sup>Das, Sudhansu Kumar and Sanjay Kanti Das (edt.), Micro finance and India's Rural Economy (pp 49-60). New Delhi: New Century Publication.

<sup>11</sup> [www.asrlm.gov.in](http://www.asrlm.gov.in)

block there are 44,759 numbers of household and out of it there are 20,536 belongs to Bellow Poverty Line households<sup>12</sup>.

In the Sidli block there are 28 Village Council Development Committee which functions like the manner the Gaon Pnchayat works in the BTAD areas of Assam. These VCDC are namely 1. Ananda-Betini, 2. Ashrabari, 3. Bamungaon-Dattapur, 4. Bangaldoba, 5. Bengtol 6. Bengtol-Serfang 7. Besorbari-Nangalbanga, 8. Birhangaon, 9. Deosri, 10. Fulguri, 11. Garubhasa, 12. Kajalgaon, 13. Kashikotra, 14. Bamungaon, 15. Kungring, 16. Kodamtola, 17. Malivita, 18. Patabari, 19. Tukrajhar, 20. Shantiur, 21. Ranchaidam, 22. Runikhata 23. Sidli, 24. Tilokgaon, 25. Thaikajora, 26. Shatipur, 27. Shymthaibari, 28. Subhaijhar. For the present study five VCDC are randomly selected and their names are 1. Kodamtola, 2. Birhangaon, 3. Ranchaidam, 4. Kashikotra and 5. Kajalgaon. Out of the selected VCDC ten SHGs as an average are selected randomly from each VCDC which are under the management of Village Organization (VO). The VOs are the village level organizations which covers at least minimum of ten numbers of the Self help Groups. It is also known as first federal level organizations. In the Sidli block there as many as 80 numbers of VOs are formed and the total numbers of the Self help groups under the VOs are 820. In the present study 50 SHGs as a sample are selected from five mentioned VCDC. Out of each selected SHGs one member each from the group are interviewed with structure questionnaire to understand the Women Empowerment through Self Help Groups in the Sidli Block, Chirang District, Assam.

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<sup>12</sup> Reported by BMMU, Sidli Block, Chirang.

**Table No-1.1**

**SHGs under the Selected V.C.D.C.:**

Name of the VCDC	Total Number of SHGs	Selected Numbers of SHGs
Birhangaon	48	10
Ranchaidam	33	10
Kodamtola	45	10
Kashikotra	27	10
Kajalgaon	31	10

Sources: [www.nrlm.gov.in](http://www.nrlm.gov.in) (till Feb 2017)

**1.7 Limitation of the Study:**

The concept of women empowerment is a multi-dimensional. There is no concrete mechanism to measure and define the concept of empowerment of women. Despite various factors are related with the term empowerment here in this study limited variables are taken for the measurement of the concepts of empowerment. Therefore the study and its finding cannot completely make sense of the term empowerment of women. Moreover the study is conducted only those SHGs which are engage under the Assam State Rural livelihood Mission. The study is conducted on only rural and women SHGs which are engage under the management of Village Organization. The sample size is small in size therefore it cannot generalize for all the women but the studies helps in understanding

about the empowerment of women through SHGs in the Sidli Block, Chirang District, Assam.

### **1.8 Conclusion:**

The chapter 1 dealt with the introduction of the theme of the research problems. The chapter introduces the concept of Women empowerment and self help groups. This chapter also deals with the statement of the research problems, methodology under taken by the researcher for the study, review of the literature to understand the existing knowledge about the women empowerment through the organization of SHGs. This chapter also deals with the objective of the study, the tentative hypotheses taken for the study and discusses limitations of the study.

In the following study chapter 2 would be deal with the concepts about ‘empowerment’ and what women empowerment is. This chapter also try to understand about the SHGs and the Microfinance and how the relationship between SHGs and Women empowerment. The focus of this chapter is to understand as how the involvement of women in the organizations of SHGs does leads to the socio-economic empowerment of the women members of the society.

In the following chapter 3 will be deal with the study the role of the state in promoting SHGs in India, Assam, Chirang and the Sidli block. The chapters will also deals with the development of SHGs through different schemes in the mentioned areas. The focused of this chapter is about the status of SHGs in India, Assam, Chirang and Sidli Blocks.

The following chapter 4 will discuss the about the data collected through the field survey of the study areas. It will cover into three main areas such the socio-economic background of the SHGs members of the sample populations, the role of the state in the management and facilitation for the proper functioning of the SHGs in meeting their objective and finally the impact of the SHGs in the socio-economic of the stakeholders. The chapter also deals with the livelihood activities undertaken by the groups as well as by the members. The study also focused on the problems faced by the members of the SHGs for the smooth functioning of SHGs and meeting its objectives of universal mobilization of poverty.

The final chapter or the concluding chapter 5 will deals with the findings of the study about the socio economics backgrounds of the members of the SHGs of the Sidli blocks and the nature of structure and function of the SHGs. The discussion would also covers the role of the government in promoting SHGs in the Sidli Block and the obstacles faced by the SHGs members for proper functioning in said areas. The chapter also deals with suggestions for the further improvement of SHGs to achieve its goals in the said areas. The chapter would be concluded with concluding remarks through the study in the Sidli Block.