"EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS IN SIDLI BLOCK OF CHIRANG DISTRICT, B.T.A.D., ASSAM"

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Abstract

Women constitute almost half of the total population of the world but they are lacking behind in education, employment, income, share of property, health, decision making, participation and many sphere in their life. That is why it has become one of the core objectives of the modern states to give more importance on achieving gender equity society. Without the development of women, the other half cannot be said a developed.

The modern states are concerned now about women's development and realized that they need back up from different sources so that the society or the state would get a gender equity society in near future. Therefore, the women empowerment is one of the approaches to achieve a gender equity society. Women empowerment is an expansion of assets and capabilities of the poor people to participate in, negotiate with, influence, control and hold accountable institutions that affects their life (WB 2001). It is multi-dimensional and related with different sphere of one's life for which one cannot give a concrete idea about what constitute women empowerment. Women empowerment is related with expansion of power to the weaker section of the society back up with different sources so that they can live equal with other in their society. It is related with social, economical, psychological, and political and covers many which touch the life of women. Therefore, though women empowerment demand a totality in its concept one has to represent it in a partial manner.

Among the various processes the empowerment of women through SHGs is seen as one of the effective means to achieve it. The success story of the Bangladesh experiment about the organization of SHGs and micro finance by the social entrepreneur Prof. Mohammad Yunus in 1980s attracted the developing countries of the world. The development of SHGs was initiated with NGOs in India. The major initiative was taken by the NABARD since 1990s. The government of India was seen giving importance on SHGs and women empowerment through the introduction of SGSY scheme with an objective to bring entire poor people above the poverty line in 1999 through a process of bank loan and government subsidy. This program was covered in the entire India and different SHGs promoting institutions took part. From 2010 onwards this program was restructure and renamed as NRLM and introduced in different states in a mission mode for the implementation in the country. This program was also introduced in Assam in 2011 and started functioning from the 2012 to till date with the objective to bring each rural poor women under the SHGs and the vulnerable section of the society so that they can come above the Below Poverty Line. At present there are 1, 01,165 numbers of SHGs and engaging 1,041,921 women members in Assam.

The SHGs is a small groups of people generally 10-20 members from same economic and social background for the mutual help and support (NABARD). The engagement of SHGs experiences many activities to the women such as decision making, gender awareness, saving, credit, training, and many livelihood activities for income generation in their life. The engagement in it is an opportunities to develop themselves economically and socially

in their life. Therefore the engagement in the SHGs is seen that it empowers women in their life.

The study was conducted on 'Empowerment of Women through Self Help Groups in Sidli Block of Chirang District, B.T.A.D. Assam,' with the objective to understand the socio-economic background of the rural women members engaged in the SHGs activities in the said areas and the role of the state in promoting SHGs. The study also tried to understand the activities undertaken by the members of the SHGs for their livelihood and other social activities related with women in their society. One of the most important objectives of the research was to study the impacts of SHGs in the socio-economic life of the rural women in the study areas. Chirang district is one of the intensive districts chosen by ASRLM where NRLM program is going on and the numbers of engagement of rural SHGs members in the Sidli Block is more than the other Block of the District. The concentration of rural people in the district is 92.6 (2011 census) and the ST population is more than other populations. For the present study the five Village Council Development Committee (VCDC=village level administrative unit in lieu of gram Panchayat as there is Six schedule administration under the BTAD) are randomly selected and from each five VCDC ten SHGs which are under the management of Village Organizations or first level federation are randomly selected for the study. The study found that the government is taking active role in promoting SHGs in the areas and engagement of the rural women folk from each rural household come under the management of NRLM. The engagement in the SHGs by the rural members of the Sidli block is giving livelihood opportunities through loan released by the NRLM project and the Bank Loan. The women are seen empowered in terms of financial awareness and social or gender awareness. Rural women are seen engage in different livelihood activities and started earning which were not available before joining in the SHGs. It is successful in promoting the SHGs but failing to engage the SHGs in a sustainable livelihood by which the status of the women could developed in near future are not meted. Therefore the researcher belief that the government should identify the potential areas for the livelihood activities based on locality and resources and provides skill enhancement training for successfully establishing sustainable livelihood activities by the rural poor women members of the society.