
Role of Self-Help Group In Empowering Women of Bokajan Sub-Division, Karbi Anglong, Assam

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Abstract

Self-help group is one of the foremost ground level socio economic systems that empower the decentralization of a country's economic system. It is a small group of individuals composed of 10-20 members financially responsible to each other. The study explores the current status of women empowerment and assesses the role of SHGs in facilitating it. In the present study adopts a mixed method approach, integrating the both qualitative and quantitative research methods. The present study includes a sample of 100 respondents from different SHGs through the convenience sampling method.

Key words: SHGs, empowerment, economy.

i. Introduction

The issue of women empowerment has become one of the most important development concerns in the world especially in the developing nations whereby gender disparity still defines the social, economic, and political system. Empowerment is the process by which human beings are allowed to take control over their lives, develop the capacity to make strategic decisions as well as turn the decisions into the actions and results they desire. In the case of women, empowerment entails the amplification of their access to resources, opportunities, power to make decisions and social recognition. Despite the provisions of the constitution and the intervention of policies, women, particularly in the rural and marginalized setting, still have to endure discrimination, poverty, inability to access education, inability to secure jobs, and insufficient influence over the decision-making processes. Self-Help Groups (SHGs) have, in this respect, become a significant institutional tool of empowering women at the grassroots level. Self-Help Group: Self-help group is one of the foremost ground level socio economic systems that empower the decentralization of a country's economic system. It is a small group of individuals composed of 10-20 members financially responsible to each other. SHGs have been transformative in enhancing the socio-economic status of women especially in the rural and semi-urban regions in the past few decades. In India, the SHG movement became very popular when NABARD launched the SHG-Ban Linkage Programme in the early 1990s. Since

that time SHGs have grown in leaps and bounds and have become an inseparable component of the poverty alleviation, rural development and women empowerment strategies. SHGs have helped women to rise above financial dependence, gain a sense of self-confidence, and demand their rights, both at home and in society, through savings, micro-credit, income-generating activities, skill development and collective bargaining. The economic gains are not the only benefits of women empowerment through SHGs. Membership in SHGs has been found to enhance the awareness of women on health, education, nutrition, legal rights, and political participation. SHGs give women an opportunity to share common issues, to break social expectations, and to fight common problems like domestic violence, alcoholism, child marriage, and gender discrimination. SHGs, in this regard, act as agents of social change and community development.

ii. Rationale of the Study

The present study is important because it looks at how SHGs works in Bokajan Sub-Division specifically, helping women transition from vulnerability to empowerment. The results will provide insight into how rural women obtain loans, savings, leadership position and a voice in local issues.

iii. Statement of the problem

While women empowerment has become one of the most important development concern in the world, many rural women till now to face social exclusion, economic dependency and lack of voice. In Bokajan Sub-Division, despite the presence of SHGs, women still struggle with limited access to market, low financial literacy and patriarchal constrains.

Objectives of the Study

1. To study about the expedite village economy
2. To find out whether economic independence has been given to women.
3. To examine the easy landing and borrowing process of SHGs fulfils the need of the family.
4. To examine issues that SHGs encounter in an effort to become empowered.

iv. Research Questions

- i. How do Self-help groups contribute to the empowerment of women in Bokajan Sub-Division area in terms of income generation, decision making and social participation?
- ii. What are the challenges of SHGs of Bokajan area and what are the perceptions of SHG members regarding the working in SHGs?

vi. METHODOLOGY

Research Design: The current research will take the qualitative and descriptive research design. It is descriptive in nature, and tries to examine the role of Self-Help Groups in women empowerment by conducting a comprehensive analysis of the available literature and secondary data. In the present study adopts a mixed method approach, integrating the both qualitative and quantitative research methods. The present study includes a sample of 100 respondents from different SHGs through the convenience sampling method. The required data were gathered through personal interviews, group discussions and structured questionnaires. The secondary data were collected from the different sources like Women studies, rural development, and microfinance Books and academic journals. Reports and policy documents provided by the government. Articles of NABARD, NGOs, and international organizations. Case studies, evaluation reports, and research articles. Census statistics and developmental indicators.

vii. Major findings

➤ Economic Empowerment

Economic empowerment is one of the biggest contributions of SHGs. Women can satisfy their domestic needs, invest in income earning ventures and minimize the reliance on money lenders through regular savings and access to micro-credit. SHGs has contributed a lot to the economic growth of village women mainly to a minimum standard of living.

➤ Social Empowerment

SHGs play a significant role in social empowerment through their role in building solidarity, cooperation, and action by women. SHG has contributed a economic bond among the women which in turn enhances social harmony.

➤ Psychological Empowerment

Psychological empowerment is the feeling of heightened self-esteem, confidence and agency. The psychological impact of Self-help groups is immense because it gives a boosting for financial independence to women and confidence of their own.

➤ Decision Making and Leadership

SHGs encourage women to participate in decision-making on various levels. Even the neglected woman is getting chances of group wise leadership because of Self-help group.

➤ Awareness of Rights and Entitlements

Because of economic independence through SHGs the women are growing much away of their own rights.

➤ **Reduction of Social Evils**

The women are coming out of depression and because economic development the social evils are also lessened to a greater extend.

viii. Challenges and Limitations

1. Some women spends money to buy fashionable things as a consumer out of the money coming from SHGs.
2. The challenges still they are to elevate to status of SHGs mentality from consumer to producer.

ix. Recommendations

1. Conduct frequent financial management, entrepreneurial, and leadership training. Encourage SHG members to be digital literate.
2. Secure access to credit in time and in sufficient amounts. Minimize reliance on subsidies through sustainability of businesses.
3. Open up the market via cooperatives and digital applications. Value addition and support branding of SHG products.
4. Enhance the coordination of the SHGs, banks, NGOs and government agencies. Make credit and scheme access processes easier.
5. Involve marginalized and vulnerable women. Managing internal group inequalities.
6. Encourage women to train in governance. Promote SHG participation in the local decision making forums.
7. To change the consumer mentality to enhance production.

x. Conclusion

The Self Help Groups have become one of the most successful level-based strategies of women empowerment in the grassroots level in Bokajan Sub-division. SHGs have helped women to gain economic, social, and psychological confidence through promoting savings, access to credit, income generation, and collective action. Other than economic gains, SHGs have been transformational in questioning gender norms, dealing with social evils and increasing the involvement of women in making decisions. Self-Help Groups play a crucial and an essential role in women empowerment. Empowering women through strengthening of

SHGs is not merely a pathway to attaining social justice, reduction of poverty and sustainable development, but also a broader goal.

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