



WOMEN EMPOWERMENT AND THE ROLE OF THE SELF HELP GROUPS: A CASE STUDY OF UJONI MAJULI DEVELOPMENT BLOCK, UNDER MAJULI DISTRICT

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ABSTRACT:

The term empowerment means authority or power that an individual can explore the best way of doing things or create their own dwelling. In other words it is the full power and autonomy in people in order to self-determining their own interest. Women empowerment in simple word means providing a good health and congenial environment to women where women can make own decisions on their personal development and enjoy equality in the society. As a result of patriarchy and male domineer system the women empowerment is very least in our country. But Women constitutes about half the population of India, received only a small share of development opportunities.

So women empowerment does not mean deifying women rather it replaces patriarchy with parity. So Government has taken various deliberate a policy measures for the empowerment of women for example, Rashtriya Mahila Kosh, Indira Gandhi Matritva Sahyog Yojana (IGMSY), Dhan Laxmi, and National Mission for Empowerment of Women (NMEW) etc. Besides government also have interested different policy for the self employment of women in the rural area in such way Swarna Jayanti Gam Swarogar Yojana (SJGSY) was set up in 1999 which replaced Integrated Rural Development Program me (IRDP) aims for eliminating rural poverty and unemployment and promoting self employment opportunities through establishing micro enterprises in rural areas. This programmed is basically emphasizes on self help groups in the rural area with the assistance of government subsidies and bank loans. Self help groups are considers as one of the most significant tools that offers huge participations for the economic empowerment of women in the rural area.



KEYWORDS: Empowerment, Rashtriya Mahila Kosh, Indira Gandhi Matritva Sahyog Yojana, Swarna Jayanti Gam Swarogar Yojana.

INTRODUCTION

Empowerment of women means the state of power of women where women can make decisions on their personal development and enjoy equality in the society. But in our underdeveloped countries women have less power

than men. The majority of the family in our society is dominated by the male. In our society they are more intended to women for the childbearing of the family and think **that** women are involved only on the housework of the family.

Every aspect like socio-economic and political term the women are less participated than men. Family restrictions are fully utilized in our society. So, they are fears to migrate from the family. In addition, the women are more illiterate than men.

Hence, they are fully dependents on the income of the men .As a result they are more and more suppressed by the men in all the aspect. But in recent time the right of women and the right of freedom also increased tremendously. Like political, economical and sociological women are fully participates with men where government pass the parliament. In every budget in a year government have more intends to implement for the development of women. Especially, the government to have focus on the income of the women .So they have to implements the different programs for the self employment of women. For example Swarnajaynti Gram Swarojgar Yojan(SGSY) and National Rural Livelihood Mission(Aajeevika) are the more intended program that occupies the women to the self employed. These program me is basically aims at creating self employment opportunities for the rural poor with emphasis on self -help groups by providing them assistance through government subsidies and bank loans. Therefore, A Self -Help Group is a voluntary group to attain a common gold of self -employment. Most of its members have similar social identity heritage, caste, language or traditional occupations. A self -help group can be composed of either male or female members. It consists of at least 10 or 12 members belonging to families below the poverty line. One of the important noted here that a person may not be a member of more than one group.

SWARNAJAYNATI GRAM SWAROJGAR YOJANA (SGSY):

The union ministry of Rural Development launched a restructured poverty alleviation programme, Swarnajayanti Gram Swarojgar Yojana (SGSY) with effect from April 1, 1999 which replaced IRDP and allied programs such as TRYSEM, DWCRA, SITRA GKY and MWS etc. SGSY is emphases on the objectives of poverty alleviation, capitalizing advantage of group lending and overcoming the problems associated with multiplicity of programmes. The SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self -employment which includes organizing rural poor into Self -Help Groups (SHGs). It integrates various agencies and currently implemented for rural poor. So this programs is established a large number of micro enterprises in rural areas of the country. Now SGYS restructured as the National Rural Livelihood Mission (NRLM).

NATIONAL RURAL LIVELIHOOD MISSION (NRLM):

SGSY is now replaced to NRLM in June 3, 20011. Under this mission, Self-Help Groups (SHGs) at the village level is constituted in the form of federation and these SHGs provide beneficial self employment opportunities to the rural people for ensuring better and stable livelihood. The new mission gives focus on women, scheduled caste/scheduled tribes, minorities and disabled people .So this mission proposes to include at least one women member of the identified poor family in self-help groups (SHGs).

PRESENTATION AND ANALYSIS OF DATA:

Majuli is a largest river island in the world and became the first river district of the country to be declared in September 8, 2016.It is formed by the Brahmaputra River in the south and the Kherkatia xuti an anabranh of the Brahmaputra form by the Subansiri River in the North. At the beginning of the 20 century it has an area of 880sqr kilometers having loss significantly to erosion less than 350sqr kilometers. In every year, the people of the river island have been threatening for their livelihood by the Brahmaputra River. So the river area of 92460kms has been considered to be the worst flood-affected area since 1991.Floods cause irreparable damage to standing crops, roads ,houses properties ,innumerable cattle- lives ,and wild animals etc. In such situations the SHGs has been playing a vital role in the rural development of Majuli.

The physical and financial progress of SHGs in the sample data is based on 15th SHGs under Ujoni Majuli Development Block.which shown that a lot of women SHGs have been formed in the development block. T he terms physical progress of SHGs is given below in sample under Ujoni Majuli Development Block.

Physical progress of the women SHGs in Ujoni Majuli Development Block:

SL no	Year	Name of SHGs	No of SHGs	SHGs 1 ST Grading	Revolving Fund(RF)	CIF Sanctioned by bank to SHGs	Second Grading to SHGs	SHGs Started economic activity
1	2003	1 No Indira Mahila SHGs	10	5	25,000	50,000	25,000	
2	2005	2 No Indira Mahila SHGs	12	5	25,000	50,000	25,000	
3	2005	2 No Jankalyan SHGs	10	5	25,000	50,000	25,000	
4	2006	Karpunpuli SHGs	10	5	25,000	50,000	25,000	
5	2006	Ma'punsulai SHGs	11	5	25,000	50,000	25,000	
6	2006	Ruwat Mahila SHGs	12	5	25,000	50,000	25,000	
7	2007	Junaki Mahila SHGs	10	5	25,000	50,000	25,000	
8	2008	1 No Oisiri Mahila SHGs	10	5	25,000	50,000	25,000	
9	2008	Ujoni Cherepai Krishan SHGs	10	5	25,000	50,000	25,000	
10	2009	Bhamun Chuburi SHGs	10	5	25,000	50,000	25,000	
11	2009	Karshang Mahila SHGs	10	5	25,000	50,000	25,000	
12	2013	Gyanjuti Mahila SHGs	10	5	25,000	50,000	25,000	
13	2013	Milon Jyoti Mahila SHGs	10	5	25,000	50,000	25,000	
14	2013	Haladhibari Nabajyoti SHGs	13	5	25,000	50,000	25,000	
15	2018	Binapani Mahila SHGs	10	1	nil	Nil	nil	

The above table shows that in Ujoni Majuli Development Block the number of SHGs have been increasing from 2003 to 2018 simultaneously. Each SHG are constituted 10 to 13 members. About 14 SHGs are graded 5th in the first stage. In the first grading stage about 14th SHGs are gets Rs 25,000 revolving fund and the new groups still unable to gets this fund. In the second grading stage the 14th SHGs are extended their revolving fund again to Rs 50,000 after returns their prior revolving fund Rs 25,000 to the bank. Therefore, the above table shows a clear picture about the physical and financial progress of the SHGs in the sample of Ujoni Majuli Development Block.

The physical activity project of the women SHGs under Ujoni Majuli Development Block as follows:

SL No	Name of the project	No. of SHGs
1	Piggery	36
2	Agricultural Farm	25
3	Goatery	15
4	Handloom Textile	20
5	Duck Farm	10
6	Mugha-Rearing	40
7	Other Project	11
8	T otal	157

Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. it is an important tool for improving

the life of women on various socio-economic activities. One of the important objectives of SHGs is that it acts as the form for members to provide space and support to each other SHGs comprise of very poor people who do not have access the formal financial institutions. In addition it also enables its member to learn to co-operate and work in a group environment.

Self Help Groups under Ujoni Majuli Development Block in Majuli are one of the major sources of employment of women particularly in rural areas. Women have not actively participated in their own emancipation due to their lack of economic independence and rampant illiteracy. Therefore we can say that the emerging changes in the values and attitudes of the members of the SHGs a clear manifestation of socio-economic empowerment of women. The socio-economic programmed reinforce each other and promote all round development of the children, the women, the households and the communities. It is a process which ultimately leads to self fulfillment of each member of the society. SHGs as a strategy hold power and provide strength and acts as an antidote to the helpless poor.

FINDINGS:

1. Group members usually created a common fund by contributing their small saving on a regular basis
2. Formation of women SHGs can initiate the develop leadership quality among women so that they can take an active part in the future of the village in the interest of women.
3. The member of the SHGs can received loan on lower rate of interest from their own fund.

CONCLUSION:

The successful working of these 14th SHGs has given enormous benefits. Organized working of the women through these SHGs has increased the income of the families involved. Most of them are able to repay their old debts and started asset building .Success of these SHGs not only improved the economic status of the women and also a drastically changed in their social status.

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