

The Impact and Influence of Self Help Groups in Empowering Rural Women of Assam: An Investigative Study

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Abstract:

The different Self Help Groups have its societal and financial perspectives. Empowerment of women in rural region is one of the very important questions of empowerment and development. The consciousness on gender issues is though growing attainment of the objectives will not be probable without concluding the spaces between women and men in conditions of abilities, capabilities access to capital and prospects.

In view of the fact that 1970s, the thought and observation of self help has progressed universal as a main societal incident for scarcity mitigation and women empowerment. It has been extensively acknowledged in enlargement literature that SHGs is one of the sources to empower women by presenting simple access to acknowledgments.

This paper glorifies to appear at how SHGs throw into the procedure of socio-economic empowerment and development of rural women of Assam.

Key Words: Impact, Influence, Self Help Groups, Empowering, Rural, Women, Assam.

Introduction:

In the developing countries and regions a huge section of the women are susceptible and marginalized due to need of education, admission to human resources, proper opportunities, right to equality and service prospects. The all round development, expansion and pleasant-sounding enlargement of a nation is achievable only when women are measured as equivalent associates in the developmental procedures and courses.

The present research paper wants to highlight by which methodical ways SHGs chuck into the formula of social, economic and gender empowerment and development of rural women of Assam.

Research Problem: The Self Help Groups have its societal and economic paradigm. In this reason, it is important to study the concept, impact and influence of Self Help Groups relating to the involvement and empowerment of rural women of Assam.

Fundamental Opinion:

The Self Help Groups have vast assessment in empowering rural women of Assam in India.

Objectives:

1. To highlight the concept, impact and influence of Self Help Groups.
2. To glorify the impact and influence of Self Help Groups in empowering rural women of Assam in India.

Research Methodology:

The research paper is based on descriptive and analytical methods. In this paper an effort has been taken to investigate the empowerment of rural women in Assam through the Self Help Groups. The data used in it is merely from the secondary sources as per the need of this study.

Research Groundwork:

- (i) **Study Level:** Analytical and Descriptive.
- (ii) **Locale:** Rural Women in Assam
- (iii) **Background:** The different sources.

Perception of Self Help Groups:

The idea of self help groups are of great value. The different Self help groups are unpaid and charitable associations of people shaped to reach convinced collective objects, both economic and communal ambitions.

The Self help groups are usually created of the deprived coming from rural or semi-urban regions. The different Self help groups are voluntary involvement an organization of people.

Each Self help groups consists of 10 to 20 elements of small and insignificant farmers, landless agriculture laborers, rustic artisans, women folk and micro-entrepreneurs. A group could be wholly male or female, or even varied. On the other hand, mass self help groups are feminine groups.

Importance of Self Help Groups in Rural India: The very importances of Self Help Groups in rural India are:

1. The position and responsibility of different Self Help Groups in Empowering Rural Women in India.
2. The women systematize themselves at the grass root height to find ground-breaking answers to the exact troubles which increases self esteem, self dependence and self-assurance among them.
3. Self Help Groups is the need of the hour to examine the activities.
4. The essential standard of which a self help groups is formed is "micro-saving".
5. The associates of the group voluntarily choose to fix a monthly rate per member for saving. This may vary from Rs. 10 to Rs. 150.
6. The different Self Help Groups aggregates the small individual saving and borrowing necessities of its members.
7. The Self Help Groups members get together once in a week or fortnight or month.

Significance of Self Help Groups in Rural Assam: The very significance of Self Help Groups in Rural Assam is basically:

1. The women empowerment in rural Assam refers to the formation of surroundings for women where they can create choices of their own for their individual settlements as well as for the betterment of the society.
2. The different Self Help Groups in Rural Assam refers to rising and humanizing the social, economic, opinionated and lawful power of the women, to make sure equivalent right to women and to make them positive sufficient to maintain their human rights.
3. The largely development of the nation remains as an inconsistency until and unless the women got empowered.
4. The under advantaged rural women are still far from empowerment. Unemployment, illiteracy and small social credit made them so.

- Currently the self-help groups of rural Assam that burgeoning in different areas of rural Assam have been generating prospects for women to be empowered.

Clarification and Results:

The different Socio-economic outlines assist in deriving an inclusive depiction of the rural women of Assam and the society in which they exist. In this background and circumstances age group, religion, marital rank, echelon of education, occupations both primary and secondary are measured as significant variables.

The educational prerequisites of different areas of the rural women in Assam are limited to the main rank. In total few more women attended high school and few women attended higher secondary school. Consequently as far the husband’s education is concerned more rural women attended up to the primary level, very less percent attended high school and less percent attended higher secondary school and some upto the degree level.

The few percentages were measured significant to appreciate economic empowerment of the respondents. The women of rural Assam were inquired on the topics of income generation procedure, entrée to financial capitals, removal of dependence on money lender, enhance in income and savings, freedom to use that income, financial self reliance, decision making in financial matter of family and control of income and possessions.

To measure the level of economic empowerment of the different areas of rural women in Assam some variables were taken into account for examinations. A large section of the women thought that there are important changes in the family income, some saving habits, some organize over household monetary choice making method and participation in making decision on family budget as of their participation in the SHGs behaviors.

In a rural society where most of the rural women are uneducated or have very small level of educational achievement, gender sensitization plan and ability building for income generating activities that could acquiesces important impacts. These are in the forms of mounting self-honour to take accountability and make conclusions in all corners of existence.

Nowadays I have noticed special acts and schemes of the Central Government as well as state Governments to empower the rural women in India. However in India women are differentiated and marginalized at each height of the society whether it is communal contribution, opinionated sharing, monetary partaking, entrée to education, and reproductive health science. Rural women of Assam are found to be inexpensively very poor. A few rural women of Assam are engaged in Govt. jobs, private jobs, NGOs, Self Help Groups and other services. Consequently, they require fiscal influence to place on their own hands as per with men. On the other hand, it has been seen that rural women of Assam are found to be less literate than men.

Table 1 : Particulars of Gender Gap Index – 2012 (Out of 135 Countries)

Gender Gap sub-Indices	India		Sri Lanka	
	Rank	Score	Rank	Score
Economic Participation and Opportunity	123	0.4588	105	0.5596
Educational Attainment	121	0.8525	108	0.9946
Health and Survival	134	0.9612	1	0.9796
Political Empowerment	17	0.3343	22	0.3151
Overall Index	105	0.6442	39	0.7122

Source: World Economic Forum (2012) Global Gender Gap Index – 2012

The above table obviously and evidently highlights the rank and position of low level of achievement of women in the wide-ranging meadow of their realization. The standing and scores for India sufficiently shows that it is found in the lower grade even balanced to Sri Lanka in all sub-indexes of gender equality.

Constitutional Provisions for Empowering Rural Women in India: The highlighting provisions for empowering rural women in India are as follows:

1. Fairness before law for every person (Article-14).
2. Particular provisions may be made by the state in favors of women and children Article 15(3).
3. Equality of prospect for all citizens connecting to employment or appointment to any office under the state (Article 16).
4. State policy to be headed to securing for men and women equally the right to a sufficient means of livelihood (Article 39(a); (v) equal pay for equal work for both men and women (Article 39(d)).
5. Endorsement of synchronization by each citizen of India and renouncement of such practices which are derogatory to the dignity of women Article 51A (e).
6. Reservation of not less than one-third of total seats for women in direct election to local bodies, viz; Panchayats and Municipalities (Articles 343(d) and 343 (T)).

Chief Findings: The findings of the paper are:

1. The socio economic contributions of the Assam's rural women in Self Help Groups are of great value.
2. The socio economic profile is the banner of the economic way of village life.
3. The different ways of motivating and influencing traits of the Assam's rural women in Self Help Groups are the influential subjects.
4. The economic empowerment of rural women of Assam is one of the foundations of economic development of Assam.
5. The level of changes in the household economy is of great value.
6. The different changes in personal and social aspects involved in Self Help Groups are really significant.
7. The collective activities performed by the rural women of Assam in empowering women are really noteworthy.

Policy Implementations: Various policies can be adopted to preserve Self Help Groups in empowering rural women of Assam.

1. Study of Self Help Groups is a topic of Academic level.
2. Workshop, seminar should be organized in educational institutions so that there seized research based talk.
3. Varied motivational programs similar to group discussion, cultural and literary presentation, competition etc. can be organized and new age group should be motivated towards such programs.
4. Government should put into practice technical, methodical and logical policy, so that rural women and general people also feel attention on the concept of Self Help Group.
5. Self Help Group of rural women and general people should be transformed as a mass financial support.

Some Stunning Suggestions: The highlighting suggestions of the research paper are:

1. The primary and leading precedence should be given to the rural women, which is the grassroots trouble.
2. Proper education for rural women has to be paid particular concentration.
3. An awareness programme needs to be organized for generating consciousness among rural women particularly belonging to weaker sections.
4. Rural women of Assam should be permitted to work and should be given sufficient security, protection and support to work.
5. Rural women of Assam should be permitted with proper wages and job at par with men so that their position can be high-minded in the society.
6. Some severe completion of Programmes and Acts should be there to restrain the mal-practices widespread in the society.

Concluding Remarks: The research paper highlighted the value of Self Help Groups in empowering rural women of Assam.

The researchers, psychologist, anthropologists and the sociologists must provide a high-class concentration relating to the scientific value of Self help groups in empowering rural women. Since the scientific observation relating to self help groups is a greater part in this paradigm for the cause of financial support of rural women.

Self Help Groups are the small informal associations or organization of people in an isolated framework. It is prosperous enough and throw glow on the wide-ranging financial support of rural economic life and its affluent method of existence.

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