

ECONOMIC EMPOWERMENT OF SCHEDULED CASTE WOMEN THROUGH SELF-HELP GROUPS: A STUDY

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ABSTRACT

Self-help groups is a way of organizing the poor and the marginalized to come together to solve their individual problem. Through this method thousands of poor people in the country are building their lives; promote income generating activities for their families and society. But rural poor women are still far from empowerment, the majority of them are illiterate, unemployed and lack of social recognition which creates inequality in the society. Presently the Self Help groups mushrooming in a rural area of Assam and play an important significance in providing opportunities for women to make them empower economically and socially. The present paper mainly discussed on rural women got the scope to be empowered through engagement in SHGs in a rural area of Assam with special reference to the schedule castes women's SHGs in Chabua of Dibrugarh District. The present study is descriptive in nature and consists of primary data.

KEYWORDS: *Economic Empowerment, Schedule Cast Women, Self-help Group, Etc*

INTRODUCTION

Women are the backbone of an economy and lead future development of the nation. The overall development of a nation remains paradox until the women got empowered. Empowerment of women refers to the creation of an environment for women where they can make a decision of their own benefits as well as for the society. Over the past, it is noticed that women earn money working in productive activities usually includes agriculture, working in small-scale firms, trading, handloom, weaving, livestock and many other businesses that are mostly unorganized. So the earning capacity of the women also limited which is not sufficient for their financial liberty. Lower literacy rate, discrimination in land and property rights and the problem faced in accessing proper medical policy and rural finance. So the economic empowerment of women is a prerequisite for inclusive and sustainable development of a nation. In this regard, women's ability to earn income can be improved significantly through engagement in microcredit programs like SHGs and NGOs or other organization. In the last decades it has been noticed that various government entities like RBI, NABARD, DRDA, Bandhan Bank etc. has increased their level of involvement in the SHGs programs. The involvement of rural women in SHGs programs not only help economic empowerment of their own but also help in inclusive growth of the nation. Presently the Self-help groups mushrooming in a rural area of Assam and play a significant role in providing opportunities for women to make them empower economically and socially. The SHGs acts as social intermediation, opportunity to acquire the ability to their own lives, set their agenda,

gains skill, solve problems and developed autonomy (Meenai, 2003). Involvement in SHGs makes them confidence for the economic self-reliance of the rural poor women. The present paper mainly focused on present status and impact of SHGs on economic empowerment of women in rural of Assam with special reference to scheduled caste women's SHGs in a rural area.

Objectives

1. The basic objective of this paper is to study the socio-economic status of the scheduled caste women's self-help groups.
2. To examine the improvement in their income level of scheduled caste women after involvement in SHGs.

Method and study Area

The present study is descriptive in nature and consists of primary data. The unstructured interview method has been used for collection of data. This research is conducted in Panitola Development Block (Chabua) of Dibrugarh district, Assam. A personal interview was conducted with the BDO in order to reveal the representative of Scheduled caste women's SHGs in the study area. In this block, a total 1023 SHGs and scheduled caste women SHGs are mostly concentrated in the Dinjoy Panchayat, around 40 SHGs were accounted where all the members of the groups belong to scheduled caste. In Hatiali Gaon Panchayat, around 25 SHGs consists of scheduled caste women. To achieve the objectives, the scheduled caste women SHGs in the Dinjoy Panchayat is considered and total 6 self-help groups (each group contains 10-15 women) belongs to scheduled caste women are selected randomly as the sample. The data were collected through self-structured questionnaires and a personal interview of the sample SHGs group members and a simple percentage system has used for dataanalysis.

ANALYSIS AND DISCUSSION

Present status of scheduled caste women SHGs

The purpose of the study was to understand the economic status of the women Self Help Groups belongs to scheduled caste under the Panitola Development Block of Dibrugarh District of Assam. The present study reveals some socio-economic characteristics of the sample SHGs women.

- The data reveals that the average number of members of per self-help group was 10 to 15 women.
- The age group of sample SHGs members comprises 20 to 55 years.
- The data reveals that approximately 85% of the sample SHG members belong to Scheduled caste and other members were found from any other caste.
- The average level of education of sample members was revealed to be below 10th standard, and more than 80% members have got primary education and high school level and remaining portion are out of formal education.

- The study stated that the group members took loan 2-3 times in a year and the average loan amount per SHG member was Rs. 7500. The majority of them (about 45% of the sample member) utilized the loan amount for productive purposes. The data reveals that about 53% of the members use the loan for consumption purpose which includes education of their children, medical purpose and house repairing, painting, roofing, and spends on household's article, ornaments of their own and repayment of previous debt etc.
- Majority of SHGs members are engaged in various traditional activities such as processing of Assamese dresses- Mekhela-sadars, Gamusa, Shawls, Dhoti etc. also producing fruit jam, khorisa, and some members are engaged in farming like poultry and goat farm. Out of 6 sample SHGs, 4 groups able to receive government subsidy from the funding organization under subsidy loan scheme of DRDA, NABARD in the form of capital.
- It is found that the member of SHG compulsorily saves a fixed amount Rs. 50 to Rs. 300 per member that makes capital for their internal lending. The members of SHGs can borrow funds from their respective bank as the loan for internal lending at the lower rate of interest (2% per month for internal loan). And the loan repayment period is 12 to 24 months for their members.
- The respondent revealed that the member doesn't distribute any part of the capital at the end of the year, as they share equally the amount of profit earned from internal lending and from weaving and other group activities among the group members.

FINDINGS OF THE STUDY

In order to analyze the objectives, it is attempted to understand to status of scheduled caste women SHGs, some areas are to be considered such as improvement of family income, social recognition and decision for self etc.

Regarding income of the group members, out of 60 sample members, the majority of them was found to increase their income level after involvement in the group. More than 75% sample member has been found bear the family expenses, about 87% illiterate sample members have been found bear family expenses.

- It is found that empowerment of scheduled caste women has also been experienced regarding taking family decisions. About 55% of samples member mostly literate women have taken their own decisions.
- The study has been found that participation in social activities of scheduled caste women is very poor. More than 30% of women are involved in social activities. In this sense, these women have been found yet to be empowered. Also, 20.5% Scheduled caste women of the SHGs have been found working outside the home in freedom.
- It is found that participation of Scheduled caste women in SHGs improve their access to credit lending and increase the confidence level in repayment of the loan. A majority of member opined that they have easy to access of getting quick money for emergency needs from the SHGs after joining in the groups.

CONCLUSIONS

Women's economic empowerment has become an important topic of discussion in development. Indian women are still exploited in the male-dominated society which is a major drawback of the development of the nation. A common thinking has been in the society that women are weaker than men, but it is not true. This study revealed that the scheduled castes women are empowered through engagement in the SHGs. It enhanced self-employment, self-confidence among sample group members, change in family violence, change in the saving pattern of SHGs members, the frequency of interaction with outsiders, involvement in community function, achieving social justice and social harmony, establish equity within SHG group members. It is found that an improvement in the income level of the scheduled caste women is significant after joining their respective self-help-groups and enhances their economic status and well being.

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