



*International Journal Of*  
**Recent Scientific  
Research**

ISSN: 0976-3031  
Volume: 7(4) April -2016

ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SHGS-  
A CASE STUDY OF KAKOPATHER DEVELOPMENT BLOCK OF  
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THE OFFICIAL PUBLICATION OF  
INTERNATIONAL JOURNAL OF RECENT SCIENTIFIC RESEARCH (IJRSR)  
<http://www.recentscientific.com/> [recentscientific@gmail.com](mailto:recentscientific@gmail.com)



ISSN: 0976-3031

Available Online at <http://www.recentscientific.com>

International Journal of Recent Scientific Research  
Vol. 7, Issue, 4, pp. 10539-10541, April, 2016

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## CASE STUDY

# ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SHGS- A CASE STUDY OF KAKOPATHER DEVELOPMENT BLOCK OF TINSUKIA DISTRICT OF ASSAM

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### ARTICLE INFO

#### Article History:

Received 29<sup>th</sup> January, 2016

Received in revised form

19<sup>th</sup> February, 2016

Accepted 25<sup>th</sup> March, 2016

Published online 28<sup>th</sup> April, 2016

#### Keywords:

Empowerment, socio-economic development, self dependent, self-reliant.

### ABSTRACT

The word "Empowerment" indicates the ability of an individual or a group of people to realize their full identity and power in all spheres of life. It is a popular concept related to the upliftment of the weaker section of society specially in socio-economic and political sphere. Right from the early beginning of human civilization women have been being treated as inferior to men. Inequality between men and women has stood in the way of society's granting recognition to women. Therefore 50 percent of total world population today is demanding empowerment. Now a days women empowerment is a regularly coined and discussed topic. Empowerment of women denotes the awareness and consciousness of their rights, capabilities and potentialities and understanding as to how socio-economic and political forces affect them and what kind of role they have to play in handling such situation. Economic empowerment of women is one of the important aspects of women empowerment. It is only economic empowerment which can promote the status of women in society, their self confidence, decision making power, self motivation for understanding more activities. Economic empowerment makes a women self dependent and self-reliant. It is a well known fact that socio-economic development of a democratic nation is possible only by the active participation of people in the governmental procedure/administration at the grass root level. Realising the fact government of India also implemented a number of programmes to fulfill this purpose. The Self Help Group (SHG) concept is supported by Swarnajayanti Gram Swarajgar Yojana (SGSY) that was launched by government of India in 1999. The SHG provided an opportunity to establish a micro-entrepreneurship among the rural poor living Below Poverty Line (BPL). A Woman irrespective of her socio-economic status can be a member of SHGs. The SHGs has emerged as the most successful strategy in the process of development and empowerment of women.

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## INTRODUCTION

### Objective

The objective of this paper is to highlight the status of Economic Empowerment of rural women through SHGs in a selected Development Block.

### Scope of the Study

The present study deals with the Economic Empowerment of Rural Women of Kakopather Development Block of Tinsukia District of Assam.

## METHODOLOGY

The Methodology and procedure of the study is carried out through the following steps-

1. **Design of the study:** -The study has been done with case study method.
2. **Sample:** - The study is based on the secondary data collected from the office records and documents and file materials of the Block office and Village Panchayat office
3. **Tools used:** - Short interaction and interview with the office employees
4. **Procedure of collection of Data :-** Investigation ; visit to the Block and Village Panchayat office
5. **Delimitation of the study:** For the effective management of the study the researcher has only included the data of SHGs run by women, during the consecutive period of 2006-07, 2007-08 and 2008-09.

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### **The case Study**

The formation of SHGs in Kakopathar Development Block begins with the launching of SGSY in 1999. Since from the inception of the scheme by the Block, there had been 1155 SHGs formed by women out of which 629 had been able to receive Revolving fund from DRDA. Till the financial year of 2008-09, 76 credit linkers were registered. There are 526-registered SHG in the Block which have not received any financial assistance either from the Block or from the DRDA. Presently there have been 12 thousand members associated with these groups.<sup>1</sup> Table (a) in the below, reflects the details of SHGs run by women of Kakopathar Development Block during 2006-07 to 2008-09.

**Table (a)** Finance of women SHGs of Kakopathar Development Block

Year	Total SHG formed	Number of SHG receive Bank Loan	Schemes	Amount of Bank Loan (Rs)	Subsidy amount (Rs)
2006-07	101	8	Piggery, fishery, Handloom	2,37,500	2,37,500
2007-08	150	11	Poultry, Piggery, Goatry, weaving, ginger cultivation, decorative handloom production	5,26,250	5,26,250
2008-09	60	12	Piggery, Goatry, weaving, Dairy	9,80,000	9,80,000
Total	311	31	Do	17,43,750	17,43,750

Source- Block Statistical Office, Kakopathar Development Block

The table (a) reveals that during 2006-07, there were 101 women SHGs formed. Out of this only 8 SHGs in Kakopathar Development Block received Bank Loan of Rs 2,37,500/- and also subsidy of the same amount of Rupees. Most of the groups were took up the schemes of Piggery farm while others chose fishery and handloom production. Again in 2007-08 there were 150 SHGs formed by women out of which only 11 SHGs received bank Loan of Rs 5,26,250/- and subsidy of the same amount of Rupees. There was some kind of variety noticed among the schemes selected by SHGs. They had taken up the schemes of Piggery, poultry farm, goatry, weaving, ginger cultivation, decorative handloom production etc. Likewise, during 2008-09 there were only 60 women SHG s formed out of which 12 SHGs received Bank Loan of Rs 9,80,000/- and same amount of subsidy rupees.

In order to take a close look at the status of economic empowerment of women under Kakopathar Development Block the researcher has selected a Gaon Panchayat (i.e. Buridihing Gaon Panchayat) to study.

In Buridihing Gaon Panchayat the formation of women SHGs begins with the launching of SGSY in 1999.<sup>2</sup> The socio economic condition of the people under the Gaon Panchayat is not so good.

**Table (b)** Finance of women SHGs in Buridihing Gaon Panchayat

Year	Total SHG formed	Number of SHG receive Bank Loan	Schemes	Amount of Bank Loan (Rs)	Subsidy amount (Rs)
2006-07	9	2	Piggery	50,000	50,000
2007-08	16	-	-	-	-
2008-09	5	2	Piggery	1,50,000	1,50,000
Total	30	4	Do	2,00,000	2,00,000

Source- Office of the Gaon Panchayat, Buridihing G.P

Moreover the geographical location of the Panchayat is also an interior one. Therefore it was hope that with the development of activities of SHGs women would be able to solve their problems and raise their per capita income. Table (b) in the below, reflects the details of the SHGs run by women in Buridihing Gaon Panchayat during 2006-07 to 2008-09.

The table (b) reveals that during the period of 2006-07, there were 9 women SHG s formed while only two of the SHG s received Bank loan of Rs 50,000/- (Rs 25,000/- each) and subsidy of the same amount of money. They had taken the scheme of Piggery.

In 2007-08 there were total 16 SHGs formed by women, while none of these was able to receive bank loan or subsidy. In 2008-09 there were 5 SHGs formed by women out of which two of the SHGs got Bank Loan of Rs 1, 50, 000/- (Rs 75,000/- each) and subsidy of exactly the same amount of Money. They also took the scheme of Piggery.

### **Findings**

By looking at the number of the SHGs formed by women during 2006 to 2009 it can be said that women are able to come out from houses and involves themselves co-operative activities. (12.8 percent of total women population under Kakopathar Development Block associated with SHGs)<sup>3</sup>. Likewise in the selected Panchayat the formation of SHGs during 2006-09 is quite satisfactory.

The Kakopathar Development Block had a total 93,034 female population out of which 25,874 (37.5 percent) are illiterate.<sup>4</sup> The low illiteracy rate of women certainly affected the process of women empowerment through SHGs. According to the available data only 9.9percent SHGs was able to received Bank Loan during the period of 2006-07, 2007-08 and 2008-09. It is found that several Non Governmental Organization (NGOs) like Gana Chetana Sangha, Aalok, Backward area welfare and development Samiti, Unnayan Abhiyan Dal, New Sunrise Healthcare Centre, Tribal Border Development Samiti, Dipen Goswami Rural Poor unemployment Group etc provided necessary training on official and banking dealings. These NGOs have played an important role by creating awareness among rural women of this area about governmental and other facilities for the BPL and also assisting them in forming.

### **Problems**

Altogether though it reflects a pleasant scenario of women empowerment under Kakopathar development Block as they are able to generate some sustainable income and thus

providing their families economic assistance; there are some loopholes which limits the economic empowerment of rural women to a certain extent. For instance – Firstly, regarding the production and marketing of the products of women led SHGs it can be said that none of these under the Kakopathar Development Block was able to show extra ordinary success with an impressive bank balance. The productive level of these groups is very average. These have lacking extensive market and thus sell their products in local markets. One or two occasion these have sold their products at NDFI hut, Guwahati (a Regional Commercial Market of North east).

Secondly, it is found that most of the beneficiaries have limited information regarding marketing of their products and services.

Thirdly, Due to the low rate of literacy rural women of the region are unable to conduct the banking dealings properly. It affects the working and productivity of the SHGs run by women.

Fourthly, according to the information of the Block authority many SHGs quite frequently change their activities.

In spite of these most of the women in the Panchayat are quite interested in forming of SHGs, they has not received proper guidance in this respect.

The necessity of empowerment for women is due to the degradation of some values in our environment.

Instead of treating women as worthy human being we often taken her as a sex object and commodity be abused, exploited, and discriminated. Living in a materialist world we do have our own values but at the same time we should project the values of love care and co-operation to other.

Either it is economic or political; empowerment would be fruitful in a congenial environment. Otherwise it will be meaningless. Suppose in case of right, in our country both men and women are given economic and political right. In rural areas (tea gardens) a women can earn as much as her husband, but she has a very little to say in her household affairs. Likewise we are rightly aware of the decision making power of a women ward member in a rural area. Thus such empowerment has no value in practical life.

In this regard tribal societies are setting some sort of ideal example before us. For instance-In Manipur, where women have an inferior position to men in traditional life, but this reality is not demonstrated in general societal affairs. In order to bring any social transformation women activists of Manipur always played the leading role. Therefore we must also need such type of environment, which will recognize women social empowerment. For this the voluntary organizations, should take up concrete steps, if necessary with the governmental agencies to bring about changes in this respect.

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## How to cite this article:

Ranjit Bikash Chetia.2016, Economic Empowerment of Rural Women through Shgs- A Case Study of Kakopathar Development Block of Tinsukia District of Assam. *Int J Recent Sci Res.* 7(4), pp. 10539-10541.

T.SSN 0976-3031



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