

“Empowering Tribal Women Through Self Help Groups With Special Reference To Nayabazar Area Of Majuli District, Assam”

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Abstract

There is a sincere realization all over the globe that the best way to handle poverty and enable the community to improve its standard and quality of living is through social and resource mobilization of poor, especially women into Self Help Groups. Women empowerment has been one of the significant strategies in the development process in India since the 9th Five Year Plans. SHG approach has a positive impact in social, economic and educational sphere. It has been playing a vital role in empowering women of both urban and rural areas. SHG is also providing a way for obtaining a method for raising money, skill development, social confidence, self-esteem, ending social isolation etc. This paper is an attempt to analyse the perception of SHG participants about their empowerment with particular reference to nayabazar area of majuli district of Assam.

“Empowering women is an obligation for making a good nation, when women are given [power, society with equilibrium is guaranteed. Empowerment is important for women as it helps to develop of a good family, civilization and finally a good nation”.

-Dr. A.P.J.Abdul Kalam.

KEYWORDS: Women Empowerment, Self Help Groups, Poverty, Rural Development, Micro Credit, Savings.

INTRODUCTION:

“Truly Woman have a place, truly woman have a face and truly the world has not been functioning well without the input, in every sphere of women”.

-Leyman Gbowee’s

Nobel Laureate in 2011

Social Worker and Women Rights Activist

Women embodies half the world’s population but unfortunately the issue of gender inequality still exists in every nation. The need of the hour is to change the society’s attitude towards women. Women in tribal communities are considered to be vital members in terms of social-cultural and economic aspects. But they often face problems and challenges for needs like education, food insecurity, exploitation, poverty, malnutrition, health care facilities that results in hindrances towards their path to empowerment. Therefore, for their betterment and sustainability, there is an urgent need to provide priorities to improve their socio-economic condition and livelihood development. In the recent years the self-help groups have come as a boon to liberate these women and overcome the constraints from clutches of exploitation, poverty and debts and thus give them a new light of sustainable living. The most significant social innovation today is the success of thrift and credit-based self-help groups that were formed and managed by women. Thus, there is a need to study the functioning of SHGs in terms of capacity

building, credit management, skills earned, and what kind and level of empowerment have women gained through its association. The aim of the study is to examine the nature and degree of upliftment through SHGs on the empowerment of tribal women in Nayabazar Majuli district of Assam.

OBJECTIVES

The aim of the study is to examine the nature and degree of upliftment through SHGs on the empowerment of tribal women in Nayabazar Majuli district of Assam.

The specific objectives are as follows:

- 1) To analyse socio-economic conditions of the tribal women who are associated with SHGs.
- 2) To assess various benefits derived by the members of SHGs and to evaluate the degree to upliftment in the socio-economic status of the group members.

NEED AND IMPORTANCE OF THE STUDY

Due to various reasons several studies and research has been conducted on the tribal particularly, the tribal women. In tribal communities' women are considered to be vital members in terms of social-cultural and economic aspects. But there are certain hindrances that prevent them from the path of empowerment. They often face problems and challenges for needs like education, food insecurity, health care facilities and malnutrition. They become the victims of domestic violence and rape. Poverty, exploitation, low paid jobs, problem of livelihood, problem of illiteracy are some of the major glitches of tribal women. Therefore there is an urgent need to improve their socio-economic condition and livelihood development for their betterment and sustainability. The self-help groups have emerged as a boon to liberate these women and overcome the constraints from clutches of exploitation, poverty and debts and thus give them a new light of sustainable living. Thus, there is a need to study the functioning of SHGs in terms of credit management, and level of empowerment women gained through its association.

RESEARCH METHODOLOGY

DATA BASE METHODOLOGY

In this study multistage sampling has been undertaken for collecting data for self-help groups and purposive and random sampling for sample self-help groups members. The selection process is carried out in majuli district amongst the self-help group members. Five self-help groups have been selected randomly for collecting data and they are respectively:

- 1) Jonali Mahila Self Help Group was formed in the year 2013. It has around 20 members. The main objectives of the group are developing and enhancing the decision-making capacity of the members. Increasing general awareness on literacy among members.
- 2) College Colony Bapuji Mahila Self Help Group was established in the year 2013. It has around 15 members. The objectives of this group are empowering women to take collective decisions on their interest. Promotes saving habits among rural people.
- 3) The year of formation of Sanmalito Self Help Group was 2019. It has the following objectives such as to build functional capacity of the poor and the marginalized in the field of employment and income generating activities. To provide collateral free loan with terms decided by the group at the market driven rates.
- 4) Bipodbondhu Mahila Self Help Group was developed in the year 2013. This group possesses the following characteristics such as Uplift welfare of members through education, business and support when in need. Overcome poverty by improving agriculture etc.
- 5) Nabo College Colony SHG was established in the year 2021. This group has the following objectives such as Equipping the poor with basic skills for understanding monetary transactions. Increasing general awareness on literacy among members.

TOOL FOR STATISTICAL ANALYSIS AND INTERPRETATION OF DATA

PERCENTAGE ANALYSIS

The percentage analysis has been carried out in the present study to find out the socio-economic background and various benefits derived among the tribal women members in five SHG.

ANALYSIS AND DISCUSSION:

1) AGE

Table 1: Age wise distribution of the respondents

Age	Frequency	Percentage
18-20 years	5	10%
21-30 years	20	40%
31-40 years	10	20%
41-50 years	10	20%
51-60 years	5	10%
61 above	0	0
Total	50	100.0

From the above table it is found that 40% of the respondents are in the age group 21-30 years, 20% respondents both in the age group 31-40 years and 41-50 years, 10% in 18-20 years and none in the age group 61 above. Majority of the respondents are in the age group 21-30 years.

2) EDUCATIONAL QUALIFICATION

Table 2: Educational Qualification wise distribution of the sample respondents

Educational qualification	Frequency	Percentage
Illiterate	25	50%
Primary Education	10	20%
Secondary Education	10	20%
Graduation	5	10%
Total	50	100%

The above table reveals that half of the respondents are illiterate (50%), 20% have studied up to primary education, secondary education (20%) and 10% are graduate. This indicates that half of the SHG members are illiterates.

3) BELOW POVERTY LINE

Table 3 : Below poverty line

Below poverty line	Frequency	Percentage
Yes	40	80%
NO	10	20%

Table 3 shows response of the respondents on the below poverty line parameter. It shows that 80% of the members have said "Yes" and the remaining 20% have said "No" are below poverty line.

4) MAIN OCCUPATION OF THE HOUSEHOLDS

Table 4: Main Occupation

Occupation	Frequency	Percentage
Agriculture	25	50%
Animal Husbandry	5	10%
Sericulture	6	12%
Own shop	3	6%
Selling forest produce	2	4%
Agricultural labourer	9	18%
Total	50	100%

The distribution of households as per their main occupation is presented in the table 4. It shows that out of the total respondents a dominated group of 50% households' main occupation was agriculture and least group of 4% was selling forest produce products. Hence it was observed that a dominated group of household's main occupation was agriculture.

5) ANNUAL FAMILY INCOME

Table 5: Family annual income of the households

Annual Income	Frequency	Percentage
Below Rs 50,000	1	2%
Below Rs 50,000 to 1,00,000	39	78%
Rs 1,00,000 to 1,50,000	9	18%
Above Rs 1,50,000	1	2%
Total	50	100%

The above table shows distribution as per the annual family income of the sample households. It is noticed that as many as 78% household family annual income was Rs 50,000 to Rs 1,00,000, 2% below Rs 50,000, 18% between Rs 1,00,000 to 1,50,000 and 2% above Rs 1,50,000.

6) INCOME AND EXPENDITURE

Table 6: Income and expenditure of SHG household

Average Income and Expenditure of the Tribal households before and after SHG

Activities	Before SHG	After SHG
Average monthly income of the family	8260	31160
Average monthly income	1500	3940
Average monthly expenditure on family's health care	828	1308
Average monthly expenditure on respondent health care	654	856
Average monthly expenditure on children's education	2236	3660
Average monthly food expenditure	2920	3690

Table 6 shows that the income and SHG households. It is noticed that average monthly income of the family before SHG was 8260 and after joining SHG it was 31160. Average monthly income before SHG was 1500 and after SHG it rose to 3940. Average monthly expenditure on family's health care before SHG was 828 and after joining SHG it increased to 1308. Average monthly expenditure on respondent health care was 654 before joining

SHG and it rose to 856 after joining SHG. Average monthly expenditure on children's education before joining SHG was 2236 and it increased to 3660 after joining SHG. Average monthly food expenditure was 2920 before joining SHG but after joining SHG it rose to 3690.

7) REASONS FOR JOINING SHG

Table 7: Reasons for joining SHGs

Reasons	Frequency	Percentage
Source of income	31	62%
To empower women	11	22%
Community Development	1	2%
Family Income	7	14%
Total	50	100%

Table 7 shows that the reason pertained by the respondents for joining SHG is that more than half of the members i.e 62% - source of income is the reason pertained by the respondents for joining SHG, 22% to empower women, 14% to family income and 2% to community development.

8) POLITICAL ACTIVITIES

Table 8 Participants of respondents in political activities

Political Activities	Before SHG	After SHG
Yes	30(60%)	40(80%)
No	20(40%)	10(20%)
Total		

Table 8 represents the participation of respondents in political activities. It is noticed that before joining SHG 60% responded Yes and 40% responded No. After joining SHG 80% responded Yes and 20% responded No. This concludes that women were actively involved in political activities after joining SHG.

CONCLUSION

To conclude SHG has emerged as safe association for tribal women. The SHG has attracted different age group of women but it is dominated by young and middle age group. The present time activities of SHG have yielded solutions for several social evils like illiteracy, poverty, domestic violence, etc. In the process of participation in SHG, the tribal women have acquired a level of awareness and responsibilities. SHG has generated self-security, self-confidence and self-reliance among tribal women.

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