

Role of Self-Help Group to Empower the Women in Rural Area with Special Reference to Muslim Women



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Abstract

Women empowerment is the process of providing rights, powers, opportunities and responsibilities to women so that they are able to develop their potential, thinking and act freely in society. To bring changes in women empowerment first we have to eliminate male superiority and patriarchal mind set of the people. The second requirement is to give opportunity for education and employment without any discrimination. Women empowerment is not limited to urban, working women but women in even remote towns and villages are now increasingly making their voices heard, loud and clear in society. In this paper the investigator intended to study the role of Self-help group to empower the Muslim women in rural area.

Keywords: Empowerment, Self-Help Group, Rural Area.

Introduction

Women empowerment is a process in which women challenges the existing norms and culture, to effectively promote their well-being. The participation of women in Self Help Groups made a significant impact to their empowerment both in social and economic aspects.

Self help groups are becoming one of the important mean for the empowerment of women in almost all the developing countries including India. Assam is no longer exception as regards the role played by women's collectives for emancipation and empowerment of women specially in rural area. Self help groups are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members including consumption needs. The members of a self help group is normally ranges from 10-20. It is expected that within the group there should be true democratic culture in which all the members must participate actively in the decision making process by taking part in it.

The concept of Self Help Groups serves to underline the principles "for the people, by the people and of the people". The Self Help Group is the creation of Grameen Bank of Bangladesh, which was founded by Prof. Md. Yunus of Chittagong University in the year 1975. The Self Help Group scheme was introduced in Tamilnadu in 1989. The empowerment of women through Self Help Group would lead to benefits not only to the individual women but also for the community as a whole through collective action for the development. Self Help Groups have linkages with NGO's and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. Self help groups are small voluntary association of rural people preferably the women from the same socio-economic background. They come together for the purpose of solving their common problems through the self help and mutual help in the self help groups.

Empowerment of women can be viewed from two different aspects – one is social and another is economic. In the present study the investigator intends to verify the social profile of members of self help group in decision making in family and in self help group. Economic aspect is another aspect of women empowerment.

Objectives of the Study

1. To study the importance of women education to empower the women.
2. To study the benefits of Self Help Group.
3. To study the socio-economic status of the members of Self Help Group.
4. To study the satisfaction level of the members of Self Help Group.

- To study the role of self help group to empower the women in minority area.

Study Area

The area of the present study covered the Minority area of Barmabeel, Kanuwamari, Bhangamukh, Baziagaon and Geruati. The size of the sample consists of ten self-help groups namely Nurjahan, Runjun, Mayuri, Priya, Archana, Chetana, Juri, Maya, Kanchan and Niyar.

Methodology Used

The sample of the study is selected from the minority area of Samaguri of Nagaon district of Assam. Ten self-help groups are taken for the study. The sample of the study is selected by using random sampling. In the study both primary and secondary data was used. Primary data were collected by using interview schedule and secondary data were collected from websites books and journals. Each respondent was given a questionnaire. At one time only one self-help group was asked to answer the questionnaire. The question was close- ended. After collecting the data from all the respondents of self-help group the data was analyzed.

Working Pattern of the Self Help Group

- Self Help Group collects deposit from their members monthly for production purpose.
- Self Help Group also takes loans from banks to meet the needs of their members.
- N.G.O.'s help the Self Help Group in purchasing raw materials and marketing the products.
- Entire loan amount disbursed to Self Help Group is refinanced by National Agricultural bank for rural development.

Findings of the Study

- Majority of the women in self help group are found to be relatively young.
- 68% of the women are illiterate and 15% of the respondents are found to be studied at primary level.
- Most of the respondents are drawn from socially down trodden and economically backward families.
- Most of the respondents are related with agriculture.
- Before joining the self help group 65% of the respondents got less than Rs. 2000 and after

joining the self help group 45% of the respondents are getting more than Rs. 2500.

- Most of the respondents said that they joined the self help group to support their family.
- 40% of the respondents' power of decision making increase after joining the self help group.

Conclusion

Self help group has an important role to empower the women in rural area especially in the minority area. From the study it can be concluded that self help group increases the ability in women to empower themselves by making them financially strong as well as it helped them to save amount of money and invest it for further development. It can also be concluded that Self help groups created confidence for social, economic and self-reliance among the members of self help groups. So we can say that there is a positive impact of self help group on women empowerment among women in minority area.

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