



Rural Women Empowerment And Shg: A Study on Women of Rabha Community in South Kamrup Area of Assam.

KEYWORDS

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Introduction: Empowerment of women would mean equipping women to be economically independent and personally self-relevant with a positive self-esteem to enable them to face any difficult situation (Valsame Antony 2006). Empowered women should be able to participate in the process of decision making and as to create an enabling environment where women can freely exercise their rights both within and outside home.

The status of women in different parts of the world are as like as same. Historically many women were simply accompanying their spouse's. In Latin America, Asia and Africa women were migrated from rural to urban to seek economic activities. But most of them were engaged in unorganized sectors, working at low wages, unstable jobs with no social security benefits.

In Indian context, empowerment of women means economic security, capacity building, skill formation, participation in the decision making process and above all a dignified social status for women. Women occupy an important position in Indian society. Vedas tells us that women held an important place in ancient culture. No rituals were ever complete without the presence of women by her men's side. The status of women in Hindu society was lowered during the medieval period. Before marriage the girl supposed to be remain under the care of father, after marriage that of husband, and during widowhood that of the children. (Kiran Sarma, Manusamhita 9/3, third edition, Guwahati, 2008, p.304). The women were supposed to serve their husband and that was their foremost duty. After the establishment of British rule in India, major changes occurred in the Indian society. Establishment of educational institution and introduction of English education had a far reaching affect to give way the age long belief. After independence, first five year plans providing equal status to women has been sharply focused in the development process through women education. Eight plans made a significant shift from development to women empowerment.

About the Rabhas:

The Rabhas are one of the important plain tribes of Assam. They are scattered throughout the districts of Kamrup, Goalpara, Darrang and Nagaon in Assam, though their main concentration is found in the south bank of river Brahmaputra in the districts of Kamrup and Goalpara. According to the census report of 2011, the total Rabha population in Assam is 12.4%, rural 13.7% and urban is only 5%.

In general physical appearance, the Rabhas show all the characteristics of the Mongolian stock, a round face, a flat nose, prominent cheekbones, small eyes, yellow complex-

ion, coarse hair, scanty beard and a well-developed and strong lower extremity (Friend Perira, J.E. (1911): "Census of India Vol-III Report, Pt-1" Page-141). The ethnic identity and the history of the migration of the Rabhas, a great deal of research is still required. According to Waddle (1900 "The tribes of Brahmaputra Vally", Voll. XIX-III, page 65): "The Rabhas are an offshoot of the Kachari tribes." Gait says "There seems to be a good deal of uncertainty as to what the people really are. In lower Assam, it is asserted that they are an offshoot of the Garos- while in Kamrup and Darrang it is thought that they are Kacharies on the roads of Hinduism : that they belong to the great Bodo family is certain," (Census of India, 1891, Voll-I, page-232). The Rabhas are the most prominent tribal community of Assam. As a tribal group, they have their own rich cultural heritage and age old tradition in social life. Traditionally Rabha women are a strong workforce in all areas of family activities, starting from kitchen to the cowshed. After new economic reforms they are engaged in some unorganized sector and tries to support their families.

At the recent context of self-help group for women, particularly in rural areas of Assam is given a new dimension providing an opportunity to organize them to engage in productive activities that could help their economic status. The role of SHG is very prominent in empowering women. The context of SHG gains vital response especially after 1976, when Prof. Mohammad Yunus of Bangladesh began experiments with microcredit. It helps poverty eradication in Bangladesh by empowering the poor women to accumulate capital

Women empowerment is a multidimensional active process which enables women to their full identity and powers in all walks of life such as social, economic, political, decision making in the family. Empowerment of women basically means providing them with equal opportunities in all spheres whereas gender equality plays a crucial role in uplifting women (Arandhra Martina " Empowerment in India" The Assam Tribune, Aug. 30, 2010).

Like other women Rabha women also play a key role in supporting their households and communities in achieving food security, generating income and improving rural livelihoods and overall well-being. They continue to struggle under the double burden of production and domestic responsibilities. Their primary responsibility for maintaining household task like raise children, care aged and sick, prepare food, provide on and off farm labor, collect water and woods. They contribute most of the time to agriculture and rest of the time they engage with handlooms, Piggery and poultry farms, traditionally preparing rice bear both for domestic and commercial use and ultimately sustain rural development but their works are not recognized and remain invisible in family enterprise.

The socio economic status of women in rural Assam is very poor though they are laborious. They do dual works from early in the morning till night without any rest and lack of nutrition they are attacked by various diseases that enhance early aging stage. Women are very much depending on their menfolk for the fulfillment of their economic need. Only few numbers of women are employed and most of them are employed as A.S.H.A worker. They require economic independence to stand on their own legs. For this economic empowerment would be viable tool.

At recent economic scenario women have entered into different workforce in different sectors like organized, unorganized and service sectors. On the other hand those who have not been getting these opportunities, they try to empower themselves through SHG. The purpose of the study is that, in the context of globalization development moves towards female led as it is export led. Investigators have demonstrated to reference for rural women empowering themselves equipping local based resources through microfinance that enhance economic independent, capacity building, decision making, group moral amongst the Rabha Women.

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Objectives:

- To examine empowerment of Rabha women through S.H.G.
- To analyze the socio-economic status of Rabha women.

Methodology:

The study is based on primary data. For this purpose, five (5) SHG from five Rabha dominated villages in South Kamrup area were selected by random sampling method. The required information is collected by group discussions with the members along with their President/Secretaries through a pre scheduled questionnaire. Major emphasis is given on primary data collected through the survey.

Organizational Characteristics of the SHGs:

From the discussions held with the different members of SHGs, it is found that all the five SHGs have been formed with not less than ten women members. The basic purpose behind the information is to interest in saving found to have access to credit. All the members of the groups belong to the homogenous socio-economic backward and they have coming voluntarily formed SHGs in order to raise a collective effort to fight against the poverty. Rabha women are dynamic in nature and their participation in a form of group. Group reveals their strong essence towards their work; they too are trying to keep their skills in their day to day work.

The main purpose of the Rabha women to venture into Self Help Group is:-

- To supplement family income.
- To continue the traditional customs.
- To be self-independent.
- To improve the socio- cultural status in the society.

She works of their groups are mainly based on:-

- Their works mostly home located.

- They use local raw materials.
- They have traditional skills in handlooms and weaving.
- Their products are mostly seasonal in nature.

During the time of field survey, meeting and discussions held amongst the women members and it is found that two members of them are selected as President & Secretary in the presence of the facilitator NGO member who is communicating with the bank. The secretary is to be responsible for keeping all the records. Group meetings are held at a convenient place either once in a week or in a month. The entry fees of each group is Rs. 10/ and it is to be paid weekly. The fund collected from the members are kept in their bank account which are open against the name of SHGs. NGOs are take initiatives to open bank account and keeping linkage between the SHGs and the bank officials for the purpose of the loans. The women members get motivated and encouraged to borrow money from the bank and the received loan amount is equally distributed among them. The bank associated with the SHGs in regard to micro-credit is Assam Gramin Bikash Bank, Borihat and Jharabori branch of South Kamrup. According to the information SHG- NGO- Bank linkages are found in depositing & receiving loans where NGO acts as a promoter and facilitator.

The progress of the SHGs under NGO is found to be very encouraging as one of them has been able to get loan up to two lakh from the said bank. Strong co-operation, proper guidance and good managerial capability of the members have to repay the loan within the time limit. The basic particulars of the sample SHG are shown through the following table:

Particulars of the SHGs selected for the study(Table=1)

Name and Village of the group	No.of members	Year of formation	Economic back-ground of the members	Monthly fees collection	Type of collection	Funding Agency
Pra-gatishil Atmo Sahay-ak Got, Salbari.	10	20/06/10	Poor	Rs.10	Week-ly	Assam Gramin Bikash Bank, Borihat
Bina SHG, Dimali.	10	09/08/11	Poor	Rs. 25/-	Week-ly	"
Milijuli SHG, Kumar-bori.	10	02/03/11	Very Poor	Rs.10/-	week-ly	"
Rang-dhali SHG, Garo-para.	10	10/04/10	Poor	Rs. 10/-	Week-ly	"
Rupahi SHG, Dimali	10	01/08/10	Poor	Rs.10/-	Week-ly	A.G.B.B. Jharo-bori.

Source:Field survey

Summary of findings relating to the organizational characteristics of the SHGs:

All the members of the SHGs are of homogenous socio-economic background.

- All the SHGs re in active existence for the 5-6 years sharing and helping themselves.
- President/secretary are selected in a democratic way.
- Economic independence is the main interest behind the formation of all the SHGs.
- Decisions are taken through an open and free frank discussion among themselves. Group meet are held monthly during the time of cultivation, otherwise held in a week.
- Banks and NGOs are two agencies which provide micro finance to them.
- The president/secretary keep all the records including bank pass book, loan disbursement and income generating activities done by the members of each SHGs.

Impact of SHGs in strengthening Socio-economic status of the women:

An overall analysis of the data collected from the field survey found that the socio- economic status of Rabha women improved to some extent. Most of the members are illiterate and that is the main drawbacks for them to stress their various problems most efficiently. Besides this all members have told that at present they do not have to spend days with one's income. But after forming SHGs, now they are economically relived, they can supporting their household, their husband do not quarrel with them anymore. All the selected 5 no. of SHGs have undertaken production oriented income generating activities such as weaving, piggery and poultry farms, rice beer preparation for home use as well as for commercial use vegetable vending etc. The women of Rabha community were found economically independence to fight against poverty.

Monthly group saving and amount of credit received from the bank:- (Table=2)

Name of SHG	Monthly contribution	Maximum Micro credit from bank	Purpose of investment	Monthly installment
Pragatishil	400/-	Rs.75,000/-	Piggery Farm	Rs.2500/-
Bina	1000/-	Rs.50,000/-	Piggery	Rs.2000/-
Milijuli	400/-	Rs.75,000/-	Handloom	Rs.2500/-
Rangdhali	400/-	Rs.77,000/-	Handloom	Rs.3000/-
Rupahi	400/-	Rs.25,000/-	Weaving	Rs.1000/-

Source: Field Survey.

Members of all the five (5) SHGs have told that their economic condition improved than earlier. About 15-20 members have replaced tin roofs of their huts. Some of the members help their husband to build low cost latrines and become more conscious about the hygiene factor of the surrounding area. Some members of SHG independently involve in the economic activities individually. Moreover increase in income has been spent on better nutrition of children and on health care for the family.

Social Awareness:-

About 90% member of women of Rabha community has revealed that they keep an eye on some social evils like witch hunting, women- violence, legal injustice etc. in their area and try to make a collective voice against all these evil elements. They participate in various awareness programme organized by various agencies. 2% members are working at health sector as ASHA (accredited social health activist) worker and take active part to aware them.

Increase of confidence and courage:-

The members also told that they are now more confident and courageous to speak in groups. To do some tough jobs, to go to banks, go to market which is far from their villages etc.

Group Morale:

The binding factors such as compulsory savings, timely repayment, group activities, sharing of common problems etc. have strengthen the mind of co-operation among the members. Before joining SHG, they did not feel to co-operative, now they are guided by a strong group mind.

Capacity Building:-

25%(N=50)of Rabha women members has developed capacity to support the whole family with their income earned from the SHGs. Miss Bijoya Rabha ,from Rupahi SHG, Salbari Village , a field co-coordinator of 20 SHGs in the West Guwahati and Palashbari Constituencies of South Kamrup areas, happily admitted that she has developed her ability only after the entry into the SHG. She also organized and unmarried educated girls SHG name Jilmil SHG,only for the purpose of capacity building . Most interesting thing that found during the field study is that they provide loan to the needy person at the rate of 5% and their fund deposited through the rearing crops in the paddy field during the time of harvesting.

Conclusion:

The SHGs are considered as the institution of transforming women workforce to recognized economic sector and plays the role of silent rural revolution for women empowerment. "When women whom we call abala become sabala, all those who are helpless will become powerful". This message was delivered by Gandhiji to the all India women's conference in 1936. Without the development of women at the grassroots level, any schemes, plans and programs meant for the women empowerment on the part of the Government as well as the NGO sector would never be expected to be fulfilled. A Dynamic approach with a motto:- "Think Globally and act locally" should be adopted. The information and problems gathered from the field study and all the members expressed their views that-

- The funding banks should offer more special facilities to mobilize the SHGs.
- The SHGs should get more support from the NGOs regarding information and guidance.
- Gram Panchayat members should encourage the SHGs members to take active part in the Panchayat election.
- At last the Government may appoint a special task-force consisting of technically and professionally qualified people for continuous monitoring of the performance of SHGs.

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