

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN NORTH EASTERN INDIAN STATES

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Abstract

Women empowerment is termed as the ability of women to enjoy their rights to control and benefit from resources, assets, income and improve their economic condition and well-being. Women empowerment is very essential for sustainable development. In order to improve the socio-economic condition of a country it is essential to improve the condition of women and make them empower. Self Help Groups (SHGs) plays an instrumental role in women empowerment in India and also in North East Indians states. SHGs empower women not only in economic aspects but also in social and political aspects. The study undertaken to examine the effectiveness of SHGs in women empowerment in North East India. In seven North East Indian states, socio-economic condition of women were not very satisfactory but with the journey of SHGs, women become able to empower themselves socially and economically. With the help of SHGs and micro-finance women started different economic activities besides their family duties. They engage themselves in poultry farming, piggery, goaterly etc. Here in this study, we have discussed the concept of women empowerment, SHGs and the role of SHGs in empowering women. Our study area is North East India. We have discussed here how SHGs in North East India affect the life of women and make them empower.

Key words: Women Empowerment, Self Help Group, North East Region, Micro Finance, Population.

INTRODUCTION

North East India officially North Eastern Region (NER) is comprise of eight states, seven sisters and Sikkim, the seven sisters are Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland and Tripura. North East India has a population of 46 million, which is 3.76 percent of total India's population. Among total population of NE region, 68 percent live in Assam alone. It covers almost 8 percent of India and is one of the largest panhandles in the world. For all round development of North East Region, it is very essential to empower the women in the region because empowerment of women is much crucial for socio-economic development of any nation and building a base for social change. Women are half of the population of society, so in order to improve the socio-economic conditions of the population of any society, it has become prerequisite to empower the half of the society by enhancing and ensuring their role to the optimal level. Any development strategy could no longer achieve their fixed goals which neglects the participation and contribution of women to the country or society. All round development and overall growth of a country would be possible only when women are considered as equal partner in developmental progress with men. Thus, upliftment of women is very important condition for nations economic development and social emancipation and without this country's all-round development cannot truly happen. The inclusion of women into the mainstream of developmental process is one of the major challenges for India.

OBJECTIVES

This Study tries

1. To understand the meaning and concept of women empowerment
2. Find out the origin and development of Self-Help Groups (SHGs) in India as well as North Eastern States
3. To study the role of SHG towards the women empowerment
4. To examine the overall impact of SHGs in women empowerment in the North Eastern States
5. To investigate the kind of empowerment that SHGs provide to women
6. To suggest some recommendations for the effective performance of SHGs

RESEARCH METHODOLOGY

Research is always carried out with the assistance of proper and well-defined methodology. Here in this paper, historical and descriptive method have used. That of the present study have been collected from books, journals, periodicals, newspapers, thesis papers, web links etc.

CONCEPT OF WOMEN EMPOWERMENT

Women empowerment is a process where there have been an effort of empowering women by accepting and allowing women into decision making process. Women empowerment is a significant topic of discussion in development and economics. It can also point to the approaches regarding political and social context. Women empowerment is termed as the ability of women to enjoy their rights to control and benefit from resources, assets, income and improve their economic condition and wellbeing. This is called economic empowerment of women. Gender empowerment refers to people of any gender, stressing the distinction between biological and gender as a role. Women empowerment is very essential for sustainable development. Many scholars argued that it is impossible to achieve sustainable development without women empowerment. Sustainable development ensures environmental protection, social and economic development and without women participation sustainable development cannot be achieved, country could not be just and social change wouldn't occur. The principle of gender equality and women empowerment is enshrined in the Indian Constitution in the Preamble, Fundamental Rights, Directive Principles of State Policy. The Constitutional grants equality to women and also directs the State to adopt policies of positive discrimination in favour of women.

SELF HELP GORUPS IN INDIA AND NE REGION

The origin of SHG can be traced from Grameen Bank of Bangladesh in 1975 which was founded by Nobel laureate Muhammad Yunus. In India, SHGs were started by Mysore Resettlement and Development Agency in 1985 to enable the members secure credit collectivity for activities by which they could be economically gainful employment. After that in 1989 NABARD (National Bank for Agriculture and Rural Development) launched an action research project for providing grants to different NGOs. Later in 1992, SHG-Bank linkage programme started. Under Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission, as on 31st May, 2019, 5.96 crore women have been mobilised into 54.07 lakh women SHGs under the programme. As per North Eastern Region is concern the movement was started in late 90s for Assam and beginning of this century for other States. A rapid growth of SHGs has been witnessed in this region with the help of NABARD. The total number of SHGs in this region except Assam is 58835 and in Assam this number rise to 2,83,334. In NER, SHGs are encouraged by Government through different scheme like Swarnajayanti Gram Swarozgar Yojana. Apart from government initiatives the programmes of North Eastern Council also promoted SHGs in Manipur, Assam and Meghalaya. Different NGOs take a very active role for promoting SHGs in the region.

SHGs AND WOMEN EMPOWERMENT

Self Help Groups provides an opportunity for women to empower themselves by their involvement in considering, addressing and participating in issues that affect their lives. SHGs in India is composed of 10 to 20 local women or men who form a group and from that group one can collect the money and gives the money to the person who is in need. In India, many SHGs are linked to banks for the delivery of micro- credit that is completed under the leaderships of NABARD. The main role of SHGs is to make financial inclusion and mainstreaming the poor families in the developmental process. SHGs plays an important role in socio-economic empowerment of women. SHGs creates an innovation and their saving and credit function have a great appeal to the rural financial institutions. It also seen that SHGs makes women confident and generate self-employment and improves their accessibility to credit. It has been observed that the use of savings and credit by women for economic activities generates income and this leads to increase in income and reduces vulnerability of households. The economic contribution of women increases their role in household decision making. This leads to improve household-level outcome in respect of health and education. By joining SHGs women received greater respect within household. It increases in mobility of women, ability to articulate, make them self-confident, and growth of political awareness among them. The Government of India has assigned a special task for SHGs in the implementation of its poverty alleviation programmes by disbursing micro-credit to the rural women for the purpose of women empowerment.

MICROFINANCE AND WOMEN EMPOWERMENT

There is a direct relation between access to credit system and women empowerment in families as well as in communities. NGOs take up microcredit to empower women economically. This initiative supports them to increase their leadership skill, their health condition, their Literacy rate and give them vocational training for livelihood. It is seen that women maintain a trustful relation in borrowing credit with repayment habit. The journey of microfinance started in the 1990s by development agencies seek for economic development. Microfinance did facilitate poverty reduction through improve quality of life and also it accelerate the process of women empowerment. Through microfinance women are engaged in the market for both market efficiency gains on the one hand and for their own gain on the other. Microfinance services are provided through three types of sources. They are: through banks, through NGOs, and through money lenders. Today Micro Finance Institutions are playing an important role in the economy by wider their facilities in order to build up folk by changing their life style pattern. By this, they are making an attempt to bring rural women into formal banking sectors. The main focus of micro credit initiative is to empowering women and encourage their self-reliance through developing their own means of income. It has been showed that there is a positive relation between credit availability and women empowerment. It is found that credit system has an important impact on different dimension of women empowerment. This increase economic contribution of women, increase their standard of living, increase women's purchasing power and develop their political and legal awareness.

SHGs AND WOMEN EMPOWERMENT IN ARUNACHAL PRADESH

Rural areas in India confront the issues of poverty, health, gender inequality etc. and Arunachal Pradesh is not an exception. In this situation, a strong group effort is needed So DHGs can play a pivotal role for uplifting for rural areas in the Arunachal Pradesh. According to the data of the Ministry of Rural Development, presently in Arunachal Pradesh, there are 2967 SHGs are active and 26,278 members are associated with them. Generally, in comparison to other parts of the country gender-biasness in Arunachal Pradesh is less and women are relatively empowered and self-sufficient. Still the women of Arunachal Pradesh take SHGs as an opportunity for upliftment of their lives. Here we show a story of a SHG namely 'Ajong Alu' (women member SHG) which is located in the remote village of Chamro situated in the highlands of Jairampur subdivision of Changlang district and we will know how women of this SHG utilities this group and make them empower. The members of this Self-Help Group took a contract to paint a local school building and completed the task before deadline by working 16 hours straight without a break. The total charge a sum of Rs. 7500 for their services out of which 3000 were spent in acquiring supplies and other equipment's leaving the group with a net profit of Rs. 4000 which they decide to deposit into the group's fund. The group has become very successful in that area and it provided a loan of Rs. 25000 from the group's fund to a businessman at an interest rate of 2% per month. The group was established by 18 women members in 2014 with financial assistance of a mare Rs. 18200 under the "Northeast Regional Community Resources Management" initiative of the Central Government but with dedication and hard work of its members, the group has become financially secure enough to provide monetary assistance via micro financing to others. The SHG received considerable assistance from an NGO namely R.K.Mosang Memorial Society for the upliftment of rural communities of the region. The society not only help in bringing together the local women to form the Self-Help Group in the first place but has also played an important role in its progress since then. Another SHG called "Ledum Self Help Group" situated in Gia village of lower Dibang district leading by example by hard work, determination and dedication of women behind its success. Through these kinds of SHGs women in Arunachal Pradesh making themselves empowering day by day.

SHGs AND WOMEN EMPOWERMENT IN ASSAM

The status of women in Assam is not very good in many aspects in comparison to the status of women in other parts of India. The reason behind this underdeveloped situation is some social evils like child marriage, dowry, bride burning, female infanticide, and feticide etc. Another reason is patriarchal structure of society which restricted women to talk with other peoples and walk outside freely. This is the reason of high gender inequality in Assam. From last few decades SHGs playing an important role in Assam in developing the conditions of women. It acts as an instrument that creates employment opportunities for women. Under Swarnajayanti Gram Swarozgar Yojna (SGSY) programme, a considerable amount of fund is reserved for women with the hope that if women are benefited, then the whole family will be benefited. As a result, their health will be improved, nutrition and education of their children will be better improved.

In Assam, the micro-finance movement had been introduced in 1997-1998, quite lately. But then it picked up its speed rapidly. The Government of Assam, with the help of Prof. Mohammed Yunus started a microfinance scheme for uplift of the people of rural areas. The Government of Assam introduced a project where 835 lakhs rupees distributed as loan for three years. The main objective of this project was to prove loan for beneficiaries

who are live in underdeveloped situation. SGSY programme was the primary Government programme which promoted SHGs and providing funds to the Micro Finance Institutions for eradicate poverty of rural women. Some other projects that conducted by government are North East Livelihood Project, Chief Minister's Micro Finance Scheme, North Eastern Region Community Resource Management Project etc. In Assam, even during COCOVD-19 situation the women SHGs did a fabulous job. In Chandrapur, Rural Livelihoods Mission SHG members manufacture a total of 51,23,194 face masks till date to attain the huge demand to control the spread of Covid-19 in the state. It is seen that, members of 10,659 women SHGs have produced a total of 51,23,194 face masks till date and out of these total face masks 31,71,314 masks have been sold. The brand name of these masks is 'Asomi' and there have been 84 stalls opened to sell masks in 33 districts of the state and by selling masks the women SHG earned a total of Rs. 7.15 crore. Also, more than 4 lakh masks have been distributed among people free of cost.

SHGs AND WOMEN EMPOWERMENT IN MANIPUR

In Manipur, women play a significant role not only in economic development bit also in social, political religious etc. Women living in the interior have come together to organise themselves in to SHGs. In the absence of basic amenities, most importantly connectivity in terms of public transport and communication, women collectives come as a huge relief to families whose primary occupation has been shifting cultivation. While forming the SHGs, few points were kept in mind including that no married women gets left out and every 10 to 15 members from one group. Today either individually or as a group, the women engaged in economic activities like piggery, poultry or farming ginger, turmeric, banana, chillies and other corps. The SHGs received support in the form of loan from various project like North Eastern Region Community Resource Management Project which is under the North East Council, Ministry of DoNER. The fund that they received varies from Rs.1000 to Rs.10000 and covers 362 villages across districts. The projects also organise training sessions and workshops to enable women to organise and learn the skills required for the economic activities. Some women open roadside cafes that served tea and snakes and double up as communication points for villagers that became very popular. Several have initiated collective enterprises such as members of SHGs collected firewood from forest and sell it to the villagers. The women have also picked up management skills like record-keeping, financial Literacy and savings etc.

SHGs AND WOMEN EMPOWERMENT IN MEGHALAYA

The scenario of women in Meghalaya is believe to be better and have more autonomy to the rest of their counterparts of the country. Women are given a rightful honour and dignity in the society because the Meghalayan society is matrilineal society. This matrilineal structure of society enhances a good opportunity to promote women empowerment in Meghalaya. Meghalaya women have gained a tale of success in the rural banking system on the concept of micro-credit policy. The North East Region Institute for Micro-credit (NIM) - Banking Institution and Learning Centre of Excellence for Historic Aspiration of Mothers (BILCHAM) is a SHG foundation which take off few years back with just Rs. 1000 in its account today account reach to crore in its corpus. At present there are 22158 SHGs active in Meghalaya These SHGs has tremendously improved the economic condition of the rural women. The poorest families in most rural areas have always been excluded and marginalised in the process of rural development. The women from this section of society have come together through these SHGs.

SHGs AND WOMEN EMPOWERMENT IN MIZORAM

Women of Mizoram are climbing the economic ladder of development with the little help of the Government and SHGs. These women are belonging to the poorest of poor families who taking up alternative livelihood activities like opening petty shops, and small business or expanding the existing ones like farming, poultry, piggery and goatery. Women SHGs formed, under the North East Rural Livelihood Project run by the DoNER Ministry, are working as force multiplier for economic empowerment of individual members. Members of an SHG formed under NERLP take up economic activities either jointly or individually. Observing that group activities and individual efforts have both shown successes. A SHG consisting of ten members, aged between. 25 to 45, started a tailoring unit with very few assistances from NERLP. Every member of the group now earns about ten to fifteen thousand a month, besides giving employment to five other women.

SHGs AND WOMEN EMPOWERMENT IN NAGALAND

In Nagaland, women are mobilizing SHGs to initiate social action, support each other and improve economic development. Their contribution has become very vital for the development of their home as well as their communities. The Nagaland State Rural Livelihood Mission (NSRLM) has provided financial and mechanical support to the SHGs of Nagaland state to help them grow. As because of NSRLM loan every member of SHG has

been open their own bank account. It is observed that access to credit at minimum interest rates through micro-financing and internal lending through SHGs has helped members to reduce the burden of high debts. As a result, the members are gradually able to come out from the trap of local moneylenders. SHG led interventions have generated self-employment opportunities, financial aid to members which give them opportunities to diversify livelihoods. The different activities which SHGs are undertakes are animal husbandry, kitchen garden, cardamom plantation, paddy, pulses cultivation, fishery, handicrafts, horticulture, food processing etc. Many women have learnt the nuances of undertaking financial transaction and dealing with various stakeholders.

SHGs AND WOMEN EMPOWERMENT IN TRIPURA

SHGs in Tripura brings a new ray of hope for the women in Tripura. Through these groups, women can now be self-employed and can lead their family in a better condition. According to a data, a total of 39089 SHGs exists in the state. Under these groups, around 4,40,008 workers were earning their bread and butter. Women members elected in the village council in Tripura have taken a lead role for the rural women to become self-reliant. The SHGs provide ample support to the needy families and have also been active in other spheres such as education, drinking water, road connectivity, and community health programmes. From preparing incense stick, packaging to marketing all is done by women. In a SHG women members of a village councils have played a very important role in empowerment of women. Their initiatives have also helped in poverty alleviation at grass root level.

RECOMMENDATIONS

If the Self-Help Groups are taken into care, the role of SHGs for women empowerment will undoubtedly be improved. The following recommendations are prescribed for this reason:

1. The Literacy training and numeric training should be given to the poor rural women to avail benefit from the micro-credit scheme.
2. The training should be on legal literacy, rights and gender awareness, the member should be given guidance for the successful operation of the group.
3. The members of the groups should be more active and dynamic as to mobilise their savings by group action. The NGOs should act as a motivator in this process.
4. The banks should play an important role in this regard to motivate SHGs by adequate credit to them according to their needs.
5. The procedure of the banks in releasing money to the groups should be more simplified and be quick.
6. Government and other institutions should implement their developmental projects through SHGs. Because it will create ample scope for these groups for their empowerment both socially and psychologically.
7. The role of district administration, professional bodies and voluntary organisations should also too important. They should actively intervene for the successful conception of micro enterprises in terms to skill training, providing technology, access to market etc.

CONCLUSION

Though India is rising in the path of development Indian women still facing exploitation in the male dominated Indian society which is a major setback for the women empowerment in India. Though women in India are biologically and mentally weak as compare to other nation but things will not remain the same always. Today's women are not the same as were before. Today in India as well as North East India women are enjoying equal freedom with the men. Everywhere now women show their ability in compared to men. By getting modern education women are now occupying very important position in our society, they are now free to get married of their own choice. Everywhere in our society women keep their presence very loudly. They can take decision of their own as well as their family decisions. As a result, women become more empower than before. For empowering women specifically rural women SHGs plays a pivotal role in the North Eastern states. By engaging themselves, rural women in the region earn a good amount of money and help their children in pursuing better education and also help their families. These SHGs emerged as a powerful instrument for women empowerment of the poor women in India's liberalization era. The quick progress of SHGs upward the vehicle of women empowerment. SHGs changed the living condition of women in one hand and also changed the outlook and attitude of the women on other hand. SHGs makes women empowerment and socio-economic betterment of the rural women by increase their income and employment.

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