

Impact of Self-Help Group on Economic Empowerment of Rural Women by Support of Govt, a Study in Dhemaji District, Assam

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Abstract

Women constituted around fifty percent of the total resources in India's economy. Yet women are poor underprivileged than as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural backward areas. Government of India launched numbers of schemes since 1984 for women empowerment in rural areas with a view to improve the socio-economic condition of the rural women. Government of India has introduced a pilot project in 1999, under this project Swarnajayanti Gram Swarajgar Yojana (SGSY) was implemented in whole of the country to organize rural poor into Self Help Group (SHGs), through bank credit and government subsidy. In June 2011 government of India Ministry of Rural development National Rural Livelihood Mission (NRLM) as renamed and restructured of SGSY with the financial aid from world bank. This is one of the flagship programs of ministry of rural development government of India for rural women empowerment and poverty eradication. This is one of the world's most prominent initiatives to improve the livelihood of the rural poor. The program was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015. SHGs are a viable alternative to achieve the objective of rural women empowerment. SHGs play a pivotal role in social transformation and social economic betterment of rural women. The National Rural Livelihoods Mission (NRLM) is being implemented in Assam by the Assam State Rural Livelihood Mission (ASRLM) with the objectives laid down by NRLM for enhancing the social and economic empowerment of the rural poor of Assam. It is an independent and autonomous body under Society Registration Act, XXI of 1860 and was established by the Panchayat and Rural Development Department of Assam on 11th November 2011. It has been designed as a multipronged approach to strengthen the livelihoods of the rural poor by promoting SHGs.

Keywords: WSHGs, Rural Poor, Economic Support, Economic up gradation.

Introduction

The poor have a strong and innate desire to come out of poverty. Social mobilization and building strong institutions for the poor are critical for unleashing the inherent capabilities of the poor. An external, dedicated and sensitive support structure is required to induce the social mobilization, institution building, and empowerment process. Facilitating knowledge dissemination, skill building, access to marketing and access to other livelihood services underpin this upward mobility.

ASRLM organised all rural poor households (women) into aggregate institutions (SHG), a community-based group with 10–19 members. Members are usually women from similar social and economic backgrounds, between the ages of 18 and 50. These platforms of

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the poor and for the poor would partner with local self-government, public service providers, banks, government and private sector institutions, and other main stream institutions to facilitate the delivery of social and economic services to the poor.

WHAT IS Shgs

A SHG is a community based group with 10-19 Members. Members are usually women from Similar Social and Economic background between ages of 18 and 50 all voluntarily coming together to Save Small Sums of money, on a regular basis. They pool their resources to become financially stable, taking loans from their collective saving in time of emergency of financial scarcity grant or loan from Govt./agencies for self-employments act as a stimulant to make socially and economically backward women especially, to become self-reliant. SHGs not only increase their income but also improve their status in society. SHG to a great extent address the women's un-employment problem by making them self-employed. Gender discrimination and inequality are also addressed, SHG play a vital role in sensitizing women to realise their importance and their empowerment. The group makes them to realise their potentials in promoting their financial independence. They normally offer permission to add a typical store and to meet on mutual aid premises and their needs. SHG participation leads to women improvement and empowerment. The process enables women to transform their potentials into action. SHG can become a vehicle of change.

Studd Area

The study was conducted in five development (Dhemaji, Bordoloni, Machkhowa, Sissiboraon and MSTD) of Dhemaji district .

Objectives of the Study

- a. To study the socio economic profile of rural WSHG ‘
- b. To analyse the Govt. support to SHGs.
- c. To find the impact of WSHG by government support.

Methodology

The study is both explanatory and descriptive in nature. The data has been collected from primary as well as secondary sources. Primary sources include direct interviews with selected rural women faculty, District Functional Expert, Block Project Manager, Block Co-ordinator, CLF in charge, VOs members of Assam State Rural Livelihood Mission and District Mission Management Unit, Dhemaji. The secondary sources used are like the NRLM MIS Portal, Journal annual report, research paper, handbook, guide book, websites of ASRLM, Census institutions etc.

Tools of Data Collection

The following tools are used during the study time-

- a) Interview
- b) Questionnaires
- c) Surveys
- d) Photography

Finding

ASRLM in Dhemaji district has taken a great initiative towards livelihoods. ASRLM Dhemaji has promoted 8829 Nos. of SHGs under the five development blocks viz., Bordoloni, Dhemaji, Machkhowa, Sissiborgaon, and MSTD; 506 Nos. of village organisations (VOs); and

17 Nos. of Cluster Level Federations (CLFs) in the district, covering approximately 91,738 households. These SHGs are strengthened through capacity building programmes such as community mobilization, SHG basic management training, village organisation formation, book keeping training, livelihoods training, Farmers Field School, Pashu Pathsala, gender equality and other mainstream training. ASRLM, Dhemaji also provides various funds such as Revolving Fund (RF), Community Investment Fund (CIF), Community Enterprise Fund (CEF), KAMS, KAMS-V, (Kanaklata Mahila Sabalikiran Yojana, Vistatrit Kanaklata Mahila Sabalikiran Yojana), PMFME, etc. to women SHG members for their economic upliftment. ASRLM Dhemaji, in collaboration with all bank branches, e.g., AGVB, SBI, UCO, HDFC, NESFB, Allahabad Bank, Central Bank of India, PNB, Indian Bank, etc., of Dhemaji district, has a vision to improve access to financial services to SHGs.

ASRLM Dhemaji invests in building "Social Capital". Jeevika Sakhis/Community Resource Persons, Master Book Keepers, MCP Trainer, Bank Mitra, Business Development Support Providers (BDSP), Krishi Sakhis, Pashu Sakhis, Matchya Sakhis, for making the ASRLM community sustainable.

Short description about various type of fund by ASRLM

Community Investment Fund (Cif)

ASRLM provides community investment funds (CIF) as resources in perpetuity to the institutions of the poor to strengthen their institutional and financial management capacity and build their track record to attack main stream bank finance.

CIF as seed capital to SHG Federations to meet the credit needs of the members through the SHGs/VOs as per the Micro Credit Plan (MCP) prepared by the SHGs and also to meet the working capital needs of the collective activities of various levels.

Grant of Revolving Fund (Rf) To Shgs

ASRLM provides Revolving Funds (RF) to SHGs of Rs. 10,000–15,000 as corpus to meet the member credit needs directly and as catalytic capital for leveraging repeat bank finance.

KAMS:

ASRLM implemented the Kanaklata Mahila Sabalikiran Yojana, which is the Nodal Agency of Assam. This scheme is implemented in all the districts and blocks of Assam.

KAMS was launched by the Govt. of Assam in 2018. According to scheme guidelines, the Rs. 25000 fund will be distributed to eligible SHGs as a grant.

The earlier Kanaklata Mahila Sabalikiran Yojana has been renamed Vistarita Kanaklata Mahila Sabalikiran Yojana on 11/11/2020 (KAMS-V).

Under the KAMS-V, a one-time grant-in-aid of Rs. 50,000/-will be provided to eligible SHGs as a capital subsidy on bank loans.

D. CEF

As part of the Azadi Ka Amrit Mahotsav, the Ministry of Rural Development provided a Community Enterprise Fund loan worth Rs. 2 core to 600 self-help group entrepreneurs in Dhemaji district. The loans were given for existing non-farm microenterprises with a monthly 1% interest for 1 year to 1.6 years on a reducing balance basis.

Pmfme Seed Capital

The Proadhan Mantri Formalization of Micro Food Processing Enterprises (PMFME), launched on June 29th 2020, aims to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector.

The scheme envisages financial support of Rs. 40,000 for working capital and the purchase of small tools for each member of SHGs engaged in food processing activities.

ASRLM Dhemaji has promoted 8829 SHGs, 506 village organisations (VOs) and 17 Nos. of Cluster Level Federations in the district, covering approximately 91,738 households.

Development Block wise SHGs under ASRLM Dhemaji is as follows.

BMMU wise SHGs in Dhemaji district is as follows.

Sl. No.	Name of Dev. Block	Number of SHGs
1	Dhemaji	1837
2	Bordoloni	1544
3	MSTD	2209
4	Machkhowa	520
5	Sissiborgaon	2687

Block wise CIF, RF/KAMS, VRF, CEF and PMFME details under DMMU, Dhemaji as follows during 2020/2021

BMMU, Bordoloni

Sl. No.	Name of Fund	Number of SHG/VOs	Amount Rs.
1	CIF	187	Rs. 49.00 Lakhs
2	RF/KAMS	179	Rs. 44.75 Lakhs
3	PMFME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Dhemaji

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	1251 SHG	Rs. 624.99 Lakhs
2	VRF	60 Nos. of VOs	Rs. 9 Lakhs
3	CEF	70 No. of Beneficiaries	Rs. 21 Lakhs
4	RF/KAMS	303 Nos. of SHGs	Rs. 75.75 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Machkhowa

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	187 Nos. of SHG	Rs. 93.50 Lakhs
2	VRF	17 Nos. of VOs	Rs. 2.55 Lakhs
3	RF/KAMS	437 Nos. of SHG	Rs. 23.50 Lakhs
4	CEF	702 Nos. of Beneficiaries	Rs. 21 Lakhs
5	PMFME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Sissiborgaon

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	1898 SHGs	Rs. 949.02 Lakhs
2	RF/KAMS	287 Nos. of SHG	Rs. 71.75 Lakhs
3	VRF	29 Nos. of VOs	Rs. 41.49 Lakhs
4	CEF	70 Nos. of Beneficiaries	Rs. 21 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, MSTD

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	463 SHGs	Rs. 231.05 Lakhs
2	RF/KAMS	1061 Nos. of SHG	Rs. 150.00 Lakhs
3	VRF	52 Nos. of VOs	Rs. 78.00 Lakhs
4	CEF	70 Nos. of Beneficiaries	Rs. 21.00 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10.00 Lakhs

Source *NRLM-MIS DMMU, Dhemaji*

Conclusion

Self-help through mutual help the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditure or to spend on their own choices. A sincere effort has being made by the government to bring more women under SHGs movement to empower then socially and economically in rural areas of the state, in general and in the district, in particular.

The concept of rural women SHGs is popular and covered almost 80 per cent house hold of the distric, but the empowerment of women SHGs in the district remain stable or same till 2011 that after huge financial support from government and other financial institution due to lack of interest for self-employmen among rural women in the state, the majority women SHGs members only interested for government subsidy, grant or loan from bank. The basic idea behind these programmes is to organise the rural poor women into SHGs (Self Help Groups) and make them capable of self-employment by supporting their ground with loans, subsidy, grant and skills for rural women's economic empowerment and poverty alleviation. This is one of the largest initiatives to improve the livelihoods of the rural poor.

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