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# Empowerment and Economic Development of Women in Darrang District and Role of Self-Help Groups

# Priyam Sarma<sup>1</sup>, Dr. Prajit Hazarika<sup>2</sup>

<sup>1</sup>Research Scholar, Department of Sociology, Mahapurusha Srimanta Sankaradeva Viswavidyalaya, Nagaon, Assam

<sup>2</sup>Professor (Guide), Department of Sociology, Mahapurusha Srimanta Sankaradeva Viswavidyalaya, Nagaon, Assam

### **Abstract**

This study will discuss about the empowerment and economic growth of women which is always considered as a weaker section of a patriarchal society in Indian context. From time to time, women facing problems like inequality, in the field of education, economic status, job, household etc. Basically, women those are living in rural areas are facing more problem than others who live in urban areas or cities. This study will contain the area of the study as Darrang district of Assam and selected two selfhelp groups for their economic growth among women members. How women are self-employed and made changes in their lives after joining the self-help groups are the main topics of discussion. Empowering women can change the perspective of women in a male dominant society which is very important for rural women to increase of their self-confidence and economic growth. Government schemes and micro-finance banks are also helping the women who are involving in self- help groups to providing low interest loans. Social identity is very important for women and for that economic status is also matters. If a women economically stable then a women can be confident in her day to day lives if she is earning for her family and herself. After joining self-help groups women get loan from banks and from that amount of money women are starting their business as a group like waving mekhela-sador and gamusa, making laru-pitha, animal husbandry and farming, fisheries etc. can opening the source of economic development for women. Some groups make pickles and sells at trade fairs held in nearby places and make profit of it. Self-help groups can now recognize as good platform for women empowerment and which is very important for rural women who are not highly educated in compared to urban women.

Keywords: Self-help groups, Women empowerment, Social Status, economic development

### Introduction

In Indian patriarchal society women are always considered as backward section of the society in the field of education, economy, social participation etc. Women are not always allowed to participate in social discussions and important social statuses are not given to a woman. Social rules and regulations are mainly for women than a man and they are strictly rigid for women. Women facing various domestic violence in every society and they are stated as a part of their lives in a male dominant society. Women



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are even killed infant or in the mother's womb in some Indian societies. Women do not get their proper education as they wanted because people are more interested about their marriage before education. Women are not even allowed to make their personal opinion on their household affairs. They are only existed for their household works like cooking, washing clothes, taking care of children and please man. They are not getting the parts from their father's property and in the other hand they are not allowed to give their opinion on a social as well as their household matters. Because all decisions are taken by man in Indian family. Before marriage decision of her life is on the hand of her father and after marriage it is automatically shifted to her husband. They cannot even leave their houses before get permission from others. Some women are not allowed to do job after marriage because in laws do not want it. Life of women is not easy in the rural areas as compared to urban areas because rural people's mindsets are not liberal and they only want to follow the rules and regulations which are been running from time to time. But after the rise of globalization and rising concept of women empowerment is becoming very important topic for a developing country like India. Women empowerment is now very important topic of discussion in the rise of a socio-economic condition of a society to improve their rights and livelihood. Now women are more concern about their social rights and education to fulfill needs and upgrade economic condition. Various articles are now publishing in journals and newspapers about women empowerment and their importance. Government and NGOs are also launching policies for empowering women in socio-economic field and political field also. For the concept of women empowerment firstly basic primary education is very important for rural women and higher education for women who live in urban areas. In this paper we will basically discuss about the changes and empowerment of rural women where modernization, globalization, science and technologies are slower in compared to urban areas and cities. Women who live in rural areas and basically not government employee, their economic condition is very poor and they are only end up involving in non-payable household works like cooking, washing clothes and taking care of their child in their entire life. Indian government giving more importance to empower women by launching new schemes for women which help women to grow in economic sector. Now women are getting reservations education and job to improve their social status and everyday life.

### **Objectives**

- 1. To study how self-help group play the role of empowering women in Darrang district.
- 2. To study how self-help group bring changes in economic growth of women.
- 3. To study the ways income and saving procedure of women involving in self-help groups.

### Methodology

In this study both primary and secondary methods of data collection are involved. Primary data are mainly collected from the time of field study of two self-help groups Jiban Jyoti Atma Sahayak Gut from Bamunpara village and Dropati Atma Sahayak Gut from Niranchuba Village of Darrang district of Assam. Total 20 respondents from two SHGs are taking as sample of the study. During field study interaction with respondents and participant observation method is been used. In the other hand during field study interview section was also included where various questions are asked and the basis of answers of the respondent survey was completed. Samples are collected from two self-help groups with the interactions of respondent. Secondary data are collected from some government records which are already available on internet, books, journals, newspapers etc. Both qualitative and quantitative methods



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are used in this study.

### **Summery and Discussion**

Self-help groups are introduced by government to get financial advancement of women those are basically living in rural areas. SHGs can open source of income for them as they are mainly house wives. In this study based on two self-help groups of Darrang district of Assam. Women become self-empowered after joining self-help group by getting benefits from government subsidy loans. Women those are not related with any government profitable jobs are the members of self-help groups.

### Factors related to economic growth among rural women in Darrang district:

- 1. Entrepreneurship- Women after joining self-help groups starting their own businesses as their basic tool for economic development in Darrang district of Assam. Businesses like weaving cloths, making pickles, small grocery shop, fisheries, animal husbandry etc. Women entrepreneurship in Darrang is still not that much visible in compared others district of Assam. But as members of self-help groups getting exposures to starting new business for their economic growth. Members of self-help groups get low interest loans from banks and from that loan amount they have starting their new business. Women participation in economic activities not only supports their family income but also empower women in the field of social and economic development of the country.
- 2. Educational factor- For economic growth among women education is most important factor for overall development of women. Uneducated women are far more backward in the field of economic development in compared to educated women. For starting income source education is essential. In present time rural women from Darrang district can see associate with self-help groups are educated to basic level of their education. Therefore, they can participate in discussion of their own monthly accounts of their savings and expanses of self-help group.
- **3. Social factor-** In a society where women do not step out from their house could not be an ideal society for economic growth among women. In compared to other states of India women's social participation with men is clearly visible in Assam as well as in Darrang district. Society influences women to participate in economic sector and production can lead to the growth of society as a whole.
- **4. Household status** As a male dominant society women's participation in economic growth depends on household decision also. Sometimes husband do not want their wives to associate in income fields. But from the survey of rural areas of Darrang district husband are happy to see their wives helping them in developing family income.

## Problems facing by Women in Rural areas of Darrang District in Economic Growth:

After field study from two villages Bezpara village and Niranchuba village and their two self-help groups Jiban Jyoti Atma Sahayak Gut and Dropadi Atma Sahayak Gut in rural areas of Darrang district of Assam identified some problems facing by women in their economic growth are as follows:

1. Lack of opportunities- Women are basically not getting the opportunities in rural areas of Darrang in economic sector and earning. There are some limited sources of income for women such as animal husbandry and waving cloths. Because of the geographical area of the rural places earning from such things are very limited in compared to women from urban areas.



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- 2. Lack of confidence- Women from rural area of Darrang district is less confident in public places as compared to their own areas. Some members are confident in selling their product in expos and Saturday women market of Mangaldoi town but not all members are that confident in front of people.
- **3. Time management problem** For economic growth and earning women involved in their small business and are sometimes reports as they are not properly managing time for their business as well as their household works.
- **4. Lack of training** Training and awareness programs about economic growth among rural women is very important for boosting new new ideas and progress. But in Darrang district arrangement of training programs for women and their economic growth can see very few. Moi Pragati NGO of Mangaldoi gives trainings about various ideas of earnings of women related with self-help groups but participants as we see are very few as women from rural areas not get the proper information about trainings sometimes.
- **5. Limited knowledge-** In compared to women who live in urban areas rural women has lots of disadvantages in using technologies in their day to day, life in economic development sector. Therefore, ideas and knowledge about economic development is less among rural women and they have only limited knowledge about their small businesses and selling products.

### **Findings**

Major finding in this paper is collected from the field study of this research work. During the visiting of self-help groups and interaction with the members of it. Findings are-

- 1. This research work is mainly done on how self-help group is a way of empowering women in rural areas of Darrang district of Assam.
- 2. In this research main focus was on the economic growth of women and how they become self-employed.
- 3. All respondents are members of a self-help group and they are not government employee.
- 4. Every woman has their basic primary education and some of them are high school pass which is necessary for earning.
- 5. Women saving a specific amount on weekly basis and they give loans to their own SHGs members with a low interest rate for their personal affair.
- 6. SHGs members getting some loan from banks and starting businesses like waving cloths, making jam and pickle, farming, animal husbandry, shops etc. are the main source of economic growth.
- 7. They saying that they feel different before joining the SHG and after joining they feel empowered as they earning money from it and buying essential stuffs for their house and themselves from the profit amount.
- 8. After joining SHGs women living in rural areas seeing boosting of their confidence level as they associate themselves in some profitable work.
- 9. Women helping their children for their educational expanse and this make them very happy as they helping their family financially.
- 10. According to them after joining SHGs and getting self-empowered their values and opinion in family are seeing changing towards them.
- 11. Public speaking and decision-making ability are coming as they got empowered and earning money.
- 12. Their mental health changing after they involved themselves in some economically profitable work.



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- 13. Profits increase the ability of doing more work among women.
- 14. In SHG meetings they discuss on their personal and professional profit both topics among them as they gather every month.
- 15. By joining some programs and trainings provided by NGO's women get to know new government schemes launching for women benefit.
- 16. After joining some training program organized by NGOs women discovers some ideas for better improvement of their production and selling.
- 17. Something they go to sell products on trade fairs and expos and get more ideas and what are the lacks of their works.
- 18. After joining SHG women from rural areas get the chance to interact with other SHG members and they can discuss their various ideas and exchange among them with each other about saving and expenditure.
- 19. During the time of covid-19 pandemic women helped their family in financial condition because their husbands were jobless at that time.
- 20. After joining SHGs some women completed their incomplete education from ODL as they can pay fees for their education.

### Recommendations

From above discussion about economic growth among rural women of Darrang district of Assam and how self-help groups is the way of empowering women in areas are a very important topic of discussion in the field of development of rural women in financial activities. Some suggestion included for benefits of women for further economic growth in these areas-

- 1. Women from rural areas should encourage other women to join self-help groups and find the way of economic development for them. Societal and household barriers should be removed for women who live in rural areas for their improvement in economic growth and earning.
- 2. Training and development program in economic growth of women are such trainings should often organize by NGOs and those who related to the sector of women development in rural areas and all members of self-help groups should be compulsory for attend the training program for getting new ideas about their economic growth.
- 3. Women should aware of their rights and uplift their social status by earning for their own and helping their families in financial sector is development for the society also.
- 4. Social media plays an important role for economic development in recent times in Assam also. Women starting online selling of clothing like gamusa, mekhela sador and Assamese gold jewelries with the help of social media and online selling. Women from rural areas also can get the idea of online marketing with the help of social media Platform like Facebook, Youtube and Instagram.

### Conclusion

Economic empowerment among rural women is becoming very important for overall development of society. After above discussion about economic growth of women living in rural areas of Darrang district of Assam we can see their progress in earning with the help of self-help groups. Economic development among rural women can see boosting their confidence level as they helping their families by earning in monthly basis. Economically independent women can change the perspective of a patriarchal society towards women in rural areas as encourage other women to be financially



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independent. After all half of the population of a country is women therefore economic growth of women is also important for economic growth of a country.

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