An Overview on The Economic Upliftment of Rural Women

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Introduction

Women constitute almost half of the population of our nation and their contribution to the socio-economic development of the country is the utmost importance and significance. Micro finance is recognised as a key strategy for addressing issues of poverty alleviation and women’s empowerment. Access to financial services and the subsequent transfer of financial resources to poor women enable them to become economic agents of change.

Undeniably the poorer sections in any community are denied satisfactory services by the formal and informal financial sectors in any country. Concentration of monopolistic power, higher interest rates on loans, insistence on collaterals and exploitation through under-valuation of collaterals have restricted the informal financial sector from providing credit to the poor and needy for their income generation activities. The inherent limitations of the formal and informal financial sectors in providing financial services to the needy and poor have led to the emergence and extension of micro credit programmers in the developing world.

As women become a part of the development process, they are to be provided financial aid for upliftment of their economic condition. In the second decade of the 21st century women become economically self-reliant, contribute directly to the well being of their families, play a more active role in decision making and are able to confront systematic gender inequalities. A close observation of the society of India, during the second decade of the twenty-first century, brings to light the fact that women are not in the position where they had been a century ago. They come out of their confined grooves to take lead in some specific areas of generating income. They have already entered in the male-dominated areas and shown their potentiality, energy, and a plan to lead a free life in future. In this regards, they are helped by the expansion of modern education, the new and newer demands of life, and the schemes undertaken by the central government to empower and emancipate them from age-old slavery. The women in general and rural women in particular avail the opportunity of stepping forward at the path of economic development by responding to the scheme of forming SHG offered by the Central government of India.

As part of poverty alleviation measures, the Government of India has implemented self-employment programme like Swarnajayanti Gram Swarozgar Yojana, where the major emphasis has been laid upon self-help group (SHG) formation, social mobilization and economic activation through micro-credit finance.

SHGs are designed for organizing the poor covering all aspects of self-employment through training, credit, technology, infrastructure and marketing. SHGs pave the way for empowering the poor which ultimately contribute to the economic development of the country.

Objective of the study:

1. To study the economic position of women in rural setup.
2. The role of SHG in economic uplift rural women.
3. To highlight the problems faced by rural women
4. To chalk out fruitful suggestion to mitigate their problems.

Methodology

In preparing the paper, both the primary and secondary data have been used. Besides, analytical method is also applied to analyse the collected data.

SHG and Empowerment of rural women.:  

SHG means small, economically homogeneous and affinity groups of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

But rural women in India are characterised by poverty. Majority of women in rural area get engaged in familial activities and as a result, they have to shoulder on a great responsibility at home which is not recognised by their men folk. SHG movement is one of the notable steps towards empowering the rural/ urban women.

Field of study

To make the study authentic and systematic, a field survey has been done in the three villages namely Da-Borahi, Athgoan and Ahomgoan which come under Athgoan Goan Panchayat Golaghat East Development Block, Podumoni in the District of Golaghat. In this regards 80 respondents were interviewed and interrogated. They belonged to eight SHGs- 10 in each group. The similarities
among them were their poor economic and financial condition, less education, peasant background and a segment of the patriarchal society. It is noticed that the nature of their work was not similar in the sense that they adopted different plans in order to generate income and thereby to improve their financial position. The schemes undertaken were piggery, goatery, cow-rearing, weaving and preparing the traditional food items of Assam such as chira, pitha, narikol ladu, nimki, akhoi, pani tenga, kharoli, Kharisha and so on. SHGs main emphasis is to uplift the economic condition of the poor in general and women in particular. But it was observed that 30 % of the respondent uplift their economic condition by taking various programmes under SHG to some extend but that was not up to the satisfaction. 70% of the respondents were still struggling at the path of economic development due to some problems which are yet to be solved.

Findings of the study:

It was found that majority of the respondents save money in bank only for getting grade. After getting grade A they get an amount of Rs.10,000.00 as revolving fund. Besides, they save money in bank for procuring loans. It was found that only a few SHGs whose average saving is about Rs.15,000 represented by 4% Rs.25,000 by 2% Rs.35,000 by 1% and majority 90% is less than Rs.5,000. It shows that they are regular in saving but not well in maintaining their saving account because their saving is used for repaying the bank credit only. Only a few 1% members could utilise after full repayment of the loan taken from the bank.

The study reveals that revolving fund given by DRDA is to be equally distributed among all the members. The use of the same varies from member to member. However, the members can utilise the amount for different purposes of their choice. Majority of the members use revolving fund to repay old loans which was taken from local money lender with 10% interest. Apart from it, some members use this fund for buying household assets like pressure cooker, gas stove, and cloths instead of buying income generating assets. In fact, the revolving fund pose a threat appears in the economic upliftment of the members due to improper utilisation of the revolving fund.

Lack of proper marketing is another problem faced the respondents. Majority of the respondents (80%) did not get market facility. As a result, they could not sale their products at reasonable rate. But it should also be said that market was there but they failed to find it out as an outlet to sell the product. In this regard, they cannot escape the situation for they are lacking the required business skill.

Wrong selection of scheme was another problem found in the study. It is the duty of the concerned authority to select the scheme depending upon the capacity of the respondents. But this is not happened. The block officials select their schemes without knowing their capabilities to carry out the scheme. As a result, a gap or lack of good co-ordination between the authority and the respondents made the selected scheme a failed one.

Lack of linkage with NGOs was another problem found in the field study. NGO plays an important role in motivating the SHGs. It can provide marketing facility, give update information regarding exhibition. But it was found that all the respondents did not link with NGOs. As a result, they had to sell the products at their local place which brought only a very small percentage of profit.

Lack of proper monitoring was another problem found in the study. 90 % of the respondents reviled that official did not come regularly to monitoring their activities. As a result, the schemes did not yield best result to the beneficiaries.

In case of goatery, piggery, diary it was found that the life of the animals was not insured. 30% of the respondents said that untimely death of their cattle caused a great setback in their business as there was no provision to alter the loan amount taken against the dead animals.

The field survey brought to light another very important lacking found among the respondents, which is called time management. They had no routine of their preference in daily works. Most of the time they put their work in SHG for a small cause like attending marriages, visiting relatives, cooking for guests, looking after their ailing members of their families and so on. As a result, it directly affected their enterprises and less often it led to bankruptcy or closure of their business.

It is known that a careful future plan and farsightedness is of primary importance to run an enterprise smoothly. But in case Self Help groups, as micro enterprises, are less practical in utilising the fund sanctioned in their names. Their motive is not to continue and expand their business but to get temporary financial benefit out of it. So, what they did is really shocking and surprising. As highlighted in the opinion of the respondents, they desire to save in the banks only for a definite period of time and with a purpose that they could avail the amount of ten thousand rupees as revolving fund.

The raising demands of life pause like a great threat to their smooth - going familial life but the time has come to shoulder on some responsibilities (at least few) of their families. So, they entered the path of economic development or independence by forming self-help groups but did not know how to proceed on. They need managerial skill, effective strategies, wide approach and zeal to establish their own identity as micro entrepreneurs. But most of the times they failed to come out of their traditional roles as wife, mother, daughter and daughter-in-law.

Another pertinent problem is the health and hygiene of the people of the surveyed area. As they were lacking scientific knowledge regarding health and a healthy environment, they were suffering from some common illness like malnutrition, anaemia and so on which happened to be a serious threat to run the enterprise freely and smoothly. In that
case, the gap appears to have been containing their activities under their project.

The tremendous development of technology, and human capability achieved in the present civilisation have failed to change the degraded position of rural women. Women’s education, their newly achieved democratic rights to divorce, remarry, participate in social production, equal status of both men and women, equal opportunity in education and employment etc have not reversed their secondary position in family and society. They remained same in their thoughts, actions, position and power as their predecessors were centuries ago. The unpleasant truth is that the perception of the society regarding women in general and backward or rural women in particular has basically undergone no radical change in vast areas of life. What peculiarity has been noticed is that they did not take any step to look outside their community life due to the presence of the medievalist, outlook to life and living. In fact, they did not have any collective effort to change the unreasonable restrictions imposed on their life.

It was noticed that SHGs gave short-term credit to the other person outside the group on interest for procuring more benefits. But in some cases, these members failed to repay loans which ultimately brought surplus responsibilities on the group. These led to complete among themselves which adversely affected the functioning of SHGs.

These are the major findings of the present study. Hence, some concrete and fruitful suggestions are forwarded to mitigate the problems and also elevate their positions in the society of the 21st century. These are:

- Awareness camp should be organised both by the government and nongovernmental organisation to motivate the SHGs in such a way that revolving fund can be utilise for income generating activities.

The gap between the officials and SHG should be minimised through formal and informal meetings, sittings and discussions.

Funding the other members in their need is good and really appreciating but they must be cautious in other to bring the borrowers under the laws and bylaws of the SHG. To do that there should be provision for putting signature in agreement or mortal garage only valuable property as means of recovering the sanctioned loans.

It is now found out that if women remain mental slaves, like those of rural women, no struggle for women’s liberation will work out. Such freedom through shaping up of the personality might come about only through proper guidance and care. So, there should be meetings, sittings, discussions, discourses and open communication between the subject under study and the other holding higher position in the society.

Conclusion:

It is found in the ultimate analysis that the rural people, residing in different parts of Assam, are also human being of flesh and blood, having their own instinctive demands of basic necessities of life. They should be given equal status in terms of education, employment, pleasure, living and life. They need support from the government, non-government organisation, philanthropists, social works, enlighten section of the society and others who can morally support them so that they may also feel ‘the sense of equality’ in this stratified society.

Reference