

Women Empowerment through Education and Micro-Finance in Rural Areas of Assam

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Abstract

Education is measured as a significant instrument for every person for both social and economical development. As a multi-dimensional process, empowerment enables women/a set of women to recognize their distinctiveness and power in all spheres of life. There is a direct involvement of education which contributes the development of national income by improving the creative capacity of work force. Women in India are the core and family care takers in the households. Their empowerment through education is the key issues considered in the recent years. Putting extra income before their hands makes their improvement in the standard of living too. Microfinance through SHGs is the only way to upgrade women's education by participating in different social and economic activities. An attempt has been made by the present study to know the women empowerment through education and Microfinance in Assam with particular reference to flood effected district like Lakhimpur. 40 SHGs have been randomly selected from four development blocks in Lakhimpur district having equal number of SHGs to each development blocks. Again five members were randomly selected from each sample SHGs. The study found that, after joining the groups most of the women have not only socially upgraded but also economically benefited and they were now improve their reading and writing skills in the study area.

Key words: Education, Micro Finance, Rural Development and Women Empowerment.

1. INTRODUCTION:

Today education is considered as an important tool for development of one's personality. Similarly it is significant mostly for girls and women in our society. Education is an access point to new opportunities. Around the world in many societies, women never feel right totally to themselves; they are the belongings of others all through their lives. Their happiness, health, security and physical honour – is often away from their own control. It is important that girls' education contributes towards reduction in poverty. Education is measured as a significant instrument for every person for both social and economical development. As a multi-dimensional process, empowerment enables women/a set of women to recognize their distinctiveness and power in all spheres of life. There is a direct involvement of education which contributes the development of national income by improving the creative capacity of work force. It is evident that development of women society can develop the economy of a country particularly in the rural areas. It can be possible, if rural areas and the poorer section of the society particularly the rural women can be developed. Women in India are the core and family care takers in the households. Their empowerment through education is the key issues considered in the recent years. Putting extra income before their hands makes their improvement in the standard of living too. Microfinance through SHGs is the only way to upgrade women's education by participating in different social and economic activities. An attempt has been made by the present study to know the women empowerment through education and Microfinance in Assam with particular reference to flood effected district like Lakhimpur.

2. MAIN OBJECTIVES:

The objectives of the present study are:

- a) To understand the demography of the respondents
- b) To understand involvement of women in SHGs activities
- c) To identify the factors of indicator in empowering rural women through microfinance to SHGs.
- d) To review the results of the study by giving suitable suggestions and conclusions.

3. METHODS ADOPTED:

Primary data were used for the purpose of the present study. Direct interview method as well as through a structured questionnaire, the primary information were collected from Lakhimpur district of Assam. As the height number of SHGs formed, four development blocks namely Nawboicha, Karunabari, Narayanpur and Telahi Blocks in Lakhimpur district were selected by the researcher. A random sampling technique was used to collect 40 SHGs taking 10 SHGs from every sample Development Blocks and again 5 members from each sample SHGs were selected for the use of the study. Necessary information was also collected from Office of the District Project Manager, ASRLM, Offices of DRDA, BDOs, District National Information Centre, Department of Economics and Statistics etc. Simple tool like average, percentage method etc. were used for analyzing the data.

4. RESULTS DISCUSSION:

Results of the present research on the ‘Women Empowerment through Education and Micro-Finance in Rural Areas of Assam’ were analyzed as below:

- Demography of respondents.
- Involvement of women in SHGs economic activities.
- Empowerment of women through SHGs.

a) Demography of SHG members:

The demography of SHG members has been analyzed in Table-1 as below:

Table 1
Socio-economic demography outline of selected members (Sample SHG)

Sl. No.	Variables		Frequency (No.)	P.C (%)
1.	Age Group	Young age group (18-30 years)	68	34
		Middle age group (31-50 years)	128	64
		Old age group(50 years above)	4	2
		Total	200	100
2.	Education	Uneducated	16	8
		Functionally uneducated	52	26
		Primary school passed	38	19
		Middle school passed	36	18
		High school passed	44	22
		Got College education (PUC and above)	14	7
		Total	200	100
3.	Marital status	Single	12	6
		Married	152	76
		Separated	24	12
		Widow	12	6
		Total	200	100
4.	Caste	Other backward castes (OBC)	106	53
		ST	28	14
		SC	22	11

		Others	44	22
		Total	200	100
5.	Family type	Joint family	29	14.5
		Nuclear family	171	85.5
		Total	200	100
6.	Land Holding	I. No land	111	55.5
		II. Having own land	89	44.5
		Marginal farmers	23	11.5
		Big farmers	8	4.0
		Medium farmers	22	11.0
		Semi-medium farmers	10	5.0
		Small farmers	26	13.0
		Total of (I+II).	200	100
7.	Family size	i. Family size is Small (2-4)	39	19.5
		ii. Family size is Medium (4-6)	93	46.5
		iii. Family size is Big (6 and above)	68	34
		Total	200	100
8.	Income of the family	Low income(below ₹ 10,000)	20	10
		Semi medium(₹ 10,001- ₹ 30,000)	60	30
		Medium(₹ 30,001- ₹ 50,000)	58	29
		High income(above ₹ 50,000)	62	31
		Total	200	100
9	Material possession	Low	92	46
		Medium	62	31
		High	46	23
		Total	200	100
10	No. of trainings Undergone	No training	28	14
		1 training	58	29
		2 trainings	54	27
		3 and above trainings	60	30
		Total	200	100

Source:-Field survey.

It was found that 53.0 per cent respondents represents the backward caste, followed by 22.0 per cent of forward community and 14.0 and 11.0 per cent schedule tribe and schedule caste, respectively. 93 respondents have medium size family (4-6) representing 46.5 percent, whereas only 19.5 percent have small size family members. 55.5 per cent families of the respondent were no land whereas 44.5 per cent have landowners. Small farmers were reported as 13.0 per cent of the land owners, 11.5 per cent have marginal farmers, 11 per cent were medium farmers 5.0 were semi-medium and big farmers were reported as only 4.0 per cent of land owners. 76.0 percent respondents were reported as married whereas 6.0 percent each of the respondents were reported to be unmarried and widow women and 12.0 percent were separated. Nuclear family was reported by 85.5 per cent whereas 14.5 per cent belonged to joint family category. As far as education was concerned, 8.0 per cent respondents were uneducated whereas 92.0 per

cent respondents were reported as educated. 34 percent respondents belonged to young age group category and 64.0 percent were reported to be middle aged group category. In regards to economic position point of view, 35.0 per cent respondents were belonged to semi-medium income category which was followed by medium income category representing 29.0 per cent, high income category representing 26.0 per cent and low income category reported by only 10.0 per cent. It was also observed that more than one-fourth of the respondents representing 29.0 per cent were attended only one training, whereas two training attended by 27.0 per cent and three and above trainings were attended by the remaining 30.0 per cent respondents. It was fact that 14.0 per cent were never attended any training programme in the area under study.

b) Involvement of women in SHGs economic activities:

An effort was made to study the involvement of the respondents particularly the women in their groups in various activities and has been analyzed in table 2.

Table 2
Involvement of the women in SHGs economic activities (Sample SHG)

Sl. No.	Factors	Frequency	percentage
	Formation of the SHGs		
1	i. 2005-2007	88	44
	ii. 2008	60	30
	iii. 2009	40	20
	iv. 2010	12	6
	Total	200	100
	Motivation to Join Group		
2	i. Self	32	16
	ii. Family Members	28	14
	iii. Friends	56	28
	iv. NGOs/Govt. Officers	84	42
	Total	200	100
	Your position in Group		
3	i. Ordinary members	120	60
	ii. Representatives	60	30
	iii. Leader	20	10
	Total	200	100
	Frequency of Group Meetings		
4	i. Weekly	152	76
	ii. Fortnightly	44	22
	iii. Monthly	4	2
	Total	200	100

Source:-Field survey

It was revealed that 44 per cent women were joint in SHGs during 2005-2007, whereas 60 members representing 30 per cent formed in the year 2008 and 52 women's were joined after 2009. 70 per cent SHG members were revealed that NGOs/Govt. officers and friends were the main motivators to join the group, whereas only 16 percent were the self motivated group members. 120 out of 200 respondents (60 per cent) were ordinary group members while 30 percent and 10 percent members are acting as representatives and leaders of the groups respectively. 76 percent opined that the SHGs have been conducting weekly meetings.

c) Empowerment of women through SHGs:

Another effort has been made to study the various indicators of the empowerment of the women respondents which has been analyzed in Table 3 below:

Table 3
Empowerment of women through SHGs

Indicators of Empowerment	Opinion		Total
	Pre-SHG Stage	Post-SHG Stage	
Importance in the Society	58 (29.0)	142 (71.0)	200 (100)
Better leadership and communication skills	79 (39.5)	121 (60.5)	200 (100)
Taking decision in community, village and in households	98 (49.0)	102 (51.0)	200 (100)
Skill Improvement	71 (35.5)	129 (64.5)	200 (100)
Able to contribute towards the family income	29 (14.5)	171 (85.5)	200 (100)
Knowledge of banking operations	71 (35.5)	129 (64.5)	200 (100)
Awareness in health education	62 (31.0)	138 (69.0)	200 (100)

Note-() represents the percentage.

Source:-Field survey.

It was observed that, after join 71.0 per cent respondents were obtained importance in the society whereas it was only 29 per cent before joined. 60.5 percent and 51.0 per cent of the respondents have made better leadership and communication skills and take their own decisions in community, village and in households respectively. 85.5 per cent respondents were decided about their capability to contribute towards the family income. 64.5 per cent women have agreed about the skill improvement, while 35.5 per cent have disagreed. More than half i.e. 64.5 per cent women have understood the banking operations after joining the SHGs. The awareness levels on health education among the rural women have also increased which was reported to be 69.0 per cent.

5. INTERPRETATION OF THE STUDY:

The findings of the of the study revealed that:

- Respondents have able to increase in their income levels and thereby able to increase in saving habits after joining the SHGs.
- Middle aged groups were influenced mostly to join the SHGs which changed the attitude of the women like housekeeper to organiser, to a manager and/or a decision maker.
- NGOs/Govt. Officials have influenced mostly the women section to join the SHGs with the aim to change in social and economic behaviour in the rural areas under study.
- Respondents have given importance in the society as well as in their family which influence in taking important decision in community and in their family.
- Attending less numbers of training, the respondents have not able to improve completely in respect to their skill upgradation particularly in rural areas under study.
- Increased income is the major benefit received by the SHG members which improved in living standard and thereby able to contribute towards the family income under study.
- Although knowledge of banking operation and consciousness in health education were the influencing factors that have been observed among the respondents, but they have not reached fully among the women in the area under study. It has due to lack of proper training and lack of sufficient health camps in rural areas.

6. SUGGESTIONS:

After analyzing the following suggestions were given forwarded:

- Women should be properly educated and thereby provide some adequate skill based training from which women can start their own new ventures at their home places.
- On regular intervals some periodical training programme must be organized among the group members by the NGOs and Government officials regarding awareness programme on bank loan disbursement, knowledge on accounts keeping, management of self, decision making capabilities etc.

7. CONCLUSION:

In improving the individual's happiness and societies' economic and social improvement, education is a must. In order to fight against global poverty and social change, women and women's empowerment should be focused first as they fight against gender norms that limit their wealth and opportunities for improvement. If women get educated then there will be a reduction in family size, increase in more attention towards health by every mothers, improvement in children's education as well as personality development of their children, more participation of women in labour market, improvement in per capita income and quality development of human capital. Educating women leads to and is expected to share in their family decisions regarding how many children to have, about how to bring them up and how to care her own and her family health (Mridula, 1998).

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