

Socio-Economic Conditions of Women Through Self-Help Groups towards Agricultural Development in Assam: A Historical Study**Dr. Kamal Thakuria**Assistant Professor, Department of Economics
N.H. College, Patacharkuchi, Patacharkuchi, Assam-781326**Abstract**

The present study focuses on impact of socio-economic conditions of women through self-help groups towards agricultural development in Assam. This paper attempt to be made women's self-help group among agriculture rural development in Assam. The cases are referred ones and are coming for agriculture services in the village centre development. This paper attempt to Self-Help group is an association of people belonging to a similar socio-economic characteristic, residing the same locality. The SHGs are voluntary associations of people formed to attain some common goals. The five self-help groups are randomly selected from the Barpeta district in Assam. Multistage sample, random sampling technique was used. Data are collected through primary and secondary sources. As of now the women are busily engaged in many petty trades independently and are participating in public life and local administration. In such socio-economic context, the perceived positive like between credit empowerment of women and wider empowerments of the poor become weak and unpredictable. On the contrary, in the long run, the strategy of targeting poor women to provide credit could result in women ending up with more financial responsibilities credit contracts and having to deal with agriculture credit related issues, then men, even while they continue to spent more time and energy for welfare of their household. This was taken not only as a social welfare group but also a centre for economic improvement of women. Hence, the concept of women groups for self employed emerged in Assam. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. SHGs are a viable alternative to achieve the objectives of rural development. SHG plays a pivotal role in social transformation and social economic betterment of rural women. Assam is a flood affected area where people cannot depend purely on agriculture all through the year. Moreover Assam is based on its agro-economic climate conditions. So the Self-help groups stimulate to raise the social economic and political conditions of women in Assam. Fruitful results for enhancement of village development of women through self-help groups and by following agriculture system adaption of portage behavior checklist were observed.

Keywords: Socio-Economic, Conditions, Women, Self-Help Groups, Agricultural, Development.**Introduction:**

Human resource development in the form of education and health is a necessary condition for any economy to grow. Public investment on education and health by many countries such as capitalist, socialist and mixed economics testify the premium they had put on the resource development. More specially women education increase the value of women's time in economic activities by raising labour productivity and wages with a cones-quantal rise in household income and a reduction in poverty. Poverty hits women the hardest, as they balance means and end at the household level and many a time skip a meal to let the rest of the household avail of the little that is available. But these concessions did not elicit the required level of participation. These women are subject to economic and social discrimination, and credit is not easily available to them.

The Self-help group is an association of people belonging to a similar socio-economic characteristic, residing in the same locality. Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, one important characteristic of self-help groups is the idea of mutual support – people helping each other. Assam Budget 2022-2023 also emphasized on women entrepreneurship by targeting the existing potential of Self Help Group (SHG) women. With this, every woman associated with SHG will be encouraged to transform herself into a home based entrepreneur. Thus Self Help Groups (SHGs) develop women in diverse sides besides their household activities and help in engendering and empowering women and leads to rural development. A self-help group is a financial intermediary committee usually composed of 10 to 25 local women between the ages of 18 and 40. Most self-help groups are in India, though they can be found in other countries, especially in South Asia and Southeast Asia. Self-help groups engaged in development activities have the potential to empower their members through the provision of knowledge, skills, motivation, and competencies that underpin sustainable agriculture. The primary function of Self Help Groups is to help the poor and marginalized section of society by providing them with employment and income-generating activities. In a group of people, there can be a leader who can resolve conflicts by making sensible and mutual decisions. Generally the Self Help Group is a development group and

informal in nature may consist 10 to 20 persons. In case of areas with scattered and sparse population and difficult areas like desert and hills, this number may be from 5-20. The features of Self-Help Group (SHG) are: (i) People from their personal groups for the purpose of savings and also lend money among themselves (ii) Rate of interest is lower than informal service providers (iii) They can also avail loans from banks if their savings are regular.

Agricultural Productivity is the outcome achieved by applying different factors of production in terms of per unit area, labour or any other factor of production. Low productivity of Indian farm is due to the fact that Indian agricultural organization failed to exploit the vast amount of labour force and other resources available locally for the purpose of capital formation and agriculture implements. The system of inheritance has certainly depressed the opportunities for investment in agricultural sector. The process of decline in per labour unit productivity has continued even during the course of post-independence period. Sustained application of science, technology and proper utilization of the means of production, namely the introduction of improved varieties of seeds, chemical fertilizers and manure, plant protection, irrigation and other such inputs can contribute a great deal towards increasing the farm productivity, which, in turn, would help create surplus, increase purchasing power of the rural masses and expand market for industrial goods and thus contribute to improving the economy of the nation as a whole.

The prosperity of agriculture is the need of the time. Its growth embraces vastly secondary and tertiary sectors resulting in infra-structural society, while, on the other hand, old and out-dated technology based agriculture is associated with low production and low rate of growth imperatively calls for a balanced expansion of the diverse sectors of the economy and if the expansion potential in some critical sectors is at a low ebb or absent, the expansion potential of the other sectors cannot become effective.



Mobilizing the women farmers, facilitating them with demonstrations of sustainable agriculture technologies and providing continuous handholding support to Mahila Kisan during critical stages of intervention are the basic essence of the MKSP project. Eventually women emerge as best practitioners and trainers after abundant amount of capacity building rounds and practical sessions. It is a vicious cycle where environmental degradation is affecting agricultural productivity and agricultural practices are affecting the environment. To conclude agriculture, agricultural science and technology aids in reducing hunger, improving livelihood and increasing economic growth. Indigenous and local agricultural practices need to be used along with scientific research and developments. There should be a co-ordination of international scientific programs for enhancing agriculture and agricultural produce. Policies and technologies that are conducive to sustainable use of natural resources must be shared internationally. It is imperative to alleviate hunger and look for the causes of nutritional insecurity and degraded natural resources. Productivity of crops, livestock and fisheries need to be increased in a socially and environmentally sustainable manner which is acceptable to both the farmers as well as the consumers. Agriculture is an important aspect of every society for its social, economic and environmental growth.

Socio-Economic Conditions:

1) Women Self Help Groups should have a membership of 15 to 20.

- 2) The women group should be formed under the RPSs that are voluntary organizations of rubber small grower.
- 3) By laws of the Self-Help Groups should be prepared by the groups themselves a copy of which should be submitted to the RPSs.
- 4) Members of the women Self-Help Groups should be small farmers, wives of farmers, tappers or workers.
- 5) Financial assistance for any activity will be provided by Rubber Board only after ascertaining the performance of the groups.

Agricultural Development in Assam:

The RPSs under which the Self Help Groups selected for implementation of the bee keeping programme are functioning will procure bee keeping equipment and colonies and supply to the Self Help Groups after collecting their contribution of 50% of the cost of the equipments. Procurement of bee keeping equipments and colonies should be in consultation with the Field Officer of the Rubber Board who is a member of the executive committee of the RPS. After completing satisfactory supply of the bee keeping equipments and as production of purchase bills, and money receipts, Rubber Board's share of assistance of 50% of the actual cost of items limited to Rs. 8,000/ per Self Help Groups will be reimbursement to the RPS. Marketing of the produce will be the responsibility of the Self Help Groups.

To improve the present status of women in agriculture, and to enhance the opportunities for her empowerment, Government of India has announced "Mahila Kisan Sashaktikaran Pariyojna (MKSP) as a subcomponent of National Rural Livelihoods Mission (NRLM). MKSP strives to improve the present status of women in agriculture, and to enhance the opportunities for her empowerment. Therefore, Assam State Rural Livelihoods Mission proposes to cover 12500 women SHG members under MKSP project in five blocks, namely Ujjani majuli (Majuli), Kushdhowa(Goalpara), Borkhetri (Nalbari), Paka-Betbari (Barpeta) and Lumbajong (Karbi Anglong) within three financial i.e. FY-2016-2017 to 2018-2019. The primary objective of the MKSP is to empower women in agriculture by strengthening community institutions of the poor women farmers and leverage their strength to promote sustainable agriculture. So, women self-help groups are found to be significant rural social and financial institutions in South Asian countries.

Significance of the Study:

Education is the most powerful instrument for imparting ideal training to the people. It has been properly observed that the 21st century is characterized by anxiety and conflict of non-working women. Education is a process of development from the cradle to the grave. Man becomes a gentleman through education and he alone can be educated while the other living organisms are trained. While his life is guaranteed by food, it is glorified by education. Apart from this, voluntary agencies provide formal training through which women entrepreneurs acquire practical skills for managing small scale enterprises such as pickles making, toy making, fruit processing, handicrafts etc. Through the intervention of micro credit, the women entrepreneurs have benefited in many ways and shifted even their lives from rural areas into semi-urban areas. However, it is an undeniable fact that no community or society or district or state or nation can prosper without having educated manpower. In this paper an attempt has been made to examine the role of Self-Help Groups in developing socio economic status of rural women, and to identify the satisfaction level of Socio-economic conditions of women through Self-Help Groups towards agricultural village development. The study is carried out in Bajali cluster of villages among women Self Help. Groups (SHGs) which dealt in maintaining duck farm rearing. The only way to reduce the poverty is to provide economic support to the rural people, mainly the rural women through the self-help group. This paper will attempt to map the emergence of the society tries to achieve certain harmony in the diversities and creates a social order to which each individual is expected to submit himself; influences the social order and through his own individual equipment tries to bring reforms in it. Peoples development depends upon the educational objectives designed for the overall progress of the national taking into consideration the socio-economic and cultural realities. The system must emerge from the needs and priorities concerned not from outside groups who have gone other need and priorities. In the light of the above discussion of the significance of the study, the title of the study has been fixed as, "Impact of Socio-Economic Conditions of Women Through Self-Help Groups towards Agricultural Development in Assam". Therefore, the Self-Help Groups towards agricultural village development has a significant role in the entire field of education.

Statement of the problem:

Precisely stated the problem in the present study is an entitled as, "Impact of Socio-Economic Conditions of Women through Self-Help Groups towards Agricultural Development in Assam".

Objective of the Study:

The study was designed to pursue the following objectives-

- i) To study the socio-economic conditions of the agriculture based women laborers.
- ii) To examine the problems and difficulties faced by agricultural development
- iii). To investigated the socio-economic conditions of women towards agricultural development of Barpeta district.
- iv). To find out the relationship between Self-Help Groups and agricultural development.
- v) To identify the relationship between women health problem and depression among the agricultural development.

Hypotheses of the study:

The following hypotheses were formulated for testing in the study:

- 1). There exists significant difference of socio-economic conditions of the agriculture based women in respect to self-help groups.
- 2). There is significant relationship between socio-economic and self-help groups and agricultural development.
- 3) There is no significant difference between the rural and urban women in respect of health problem.

Methodology:

The survey method in nature and simple in style used the study calls for an empirical approach in which both deductive and inductive approach need to be covered. The resent study has been carried out in the following three phases - (i) Pre-field phase (ii) Field-work phase and (iii) Post-field phase. Therefore, finally the descriptive survey method of research was used in the conduct of study. To study the contribution of women worker in the field of agriculture and other house works required primary and secondary materials. Primary materials were collected directly from the field to know about the women through self-help group strategy.

Sample:

A sample of consists five Self-Help Groups of different villages was randomly selected from Bajali district in Assam. Women in Assam play dominate and important role in agricultural products.

Sources of Data:

For the present study both primary and secondary sources of data are used. The primary data has been collected by field survey based and the secondary sources of data have been collected from different Books, Dissertations, Government reports, documents, official's records, journals, Research papers, Research Articles, Paper clips, Newspapers, library, Internet etc. materials from the written sources like book, journals, manuscripts, magazines were collected from various libraries and archives as secondary sources.

Results and Discussion:

Researcher can better appreciate only through interpretation why his findings are what they are and can make others to understand the real significance of his research findings. The raw data after scoring the tests as per norms was analyzed using various statistical techniques in order to test the hypotheses and to get meaningful conclusions. The results of the analysis of the study are presented as follows:

Now-a-days there are visible changes in women participation in agricultural production because of the greater opportunities. Large number of skilled women workers were forced employee in various organization. In agricultural sector, women have less education and technical skills and majority of them use low yielding and labour intensive and traditional farm practice which may adversely affect agricultural production. Thus the economic position of the agricultural workers was deteriorated with man addiction to alcohol and smoking. Hence, self-help group is a useful platform to enhance women's health through increased knowledge and awareness on health issues, and financial security during health emergencies etc. The first hypothesis stated as "There is no significant difference between the socio-economic conditions and self-help groups of women towards total the agricultural development in Assam", observations from the sample pool.

Table -1: Relationship between Socio-Economic and Self-Help Groups towards Agricultural Development.

| SL. No. | Factors | Rank | Significant Value (%) |
|---------|---------------------------|------|-----------------------|
| 1. | Home factor | 1 | 63.21% |
| 2. | Cultural factor | 2 | 55.57% |
| 3 | Intellectual incapability | 3 | 54.10% |
| 4. | Economic factor | 4 | 42.97% |

Table – 2: Economic Status of Women between the rural and urban in respect of Health Problem

| Group | No. of Family | Percentage (%) |
|-------------------|---------------|----------------|
| Below 21,000 | 44 | 73.33 % |
| 21,001 – 50,000 | 11 | 18.33 % |
| 50,001 – 1,00,000 | 5 | 8.33 % |
| Above 1,00,000 | 0 | 0 |

Conclusions:

The following conclusions were derived based on the presentation of the findings: From the Table no-2, it is obvious that socio-economic status of the agricultural workers declined, through they worked hard. Many of the working women in rural areas are dynamic in nature and their participation in rural employment is considerably significant. The social conditions in which they live continue to be traditional, exploitative and anti-women in character and impede the development of the agricultural workers in general and of the female agricultural labours in particular. Self Help Group is an important tool which helps the rural women to acquire power for their self supportive life and nation building efforts. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community. As a whole these SHGs have collective action in terms of development of the rural economy. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Pandit Jawaharlal Nehru said, “To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and nation moves.” Now the women are awakened by the self help groups. Findings show that SHGs have created significant economic development among SHG members and it has also been seen that SHGs may not necessarily be able to bring social development. This study found that caste prevents the lower caste women to participate and hinders overall social development. In Assam Self help group have been working since its formation in 1992. It works under particular cluster of villages or areas form by groups of members. The second hypothesis state that there is significant relationship between socio-economic and self-help groups and agricultural development.

Table showing compression Self help groups provide socio-cultural and economic development of the weaker sections and especially in rural areas. The objective of the research study is to highlight the development through self help group. As per table the research study was carried out through interview. Findings shows that self help groups created significant development among weaker sections of SHG members. The study found that to fulfilled the aim of self help groups local resources are not enough and lack of technical knowledge is also hampered the objective of SHG. Finally the recommendation is made to provide the facilities of self help groups to those weaker sections of society and landless people. Further while availing opportunities of SHG it is Suggested to maintain sustainability of natural resources. Apart from this, voluntary agencies provide formal training through which women entrepreneurs acquire practical skills for managing small scale enterprises such as pickles making, toy making, fruit processing, handicrafts etc. Through the intervention of micro credit, the women entrepreneurs have benefited in many ways and shifted even their lives from rural areas into semi-urban areas. Therefore, imparting training to women self-help groups, non-government organizations and other who engage themselves in the women development movement is significant and partially accepted with regard to rural and urban women in respect of health problem.

Suggestions:

The study involvement of those adolescents students need to be enhanced who come from lower socio-economic status and have in private institutions. However, the recommendation can be made to target landless farmers to get engaged in SHG activities in order to develop them further. Women of rural areas should be trained up in different vocational courses like handloom and textile, poultry farms, fish farming, dairy farm, food and nutrition, fashion and designing, beauty par lour etc. still 93.33% women of rural area are not getting vocational training.

References:

1. Annual Report of the Post Harvest Technology Centre, Coimbatore. 2005
2. Annual Report of the Programmes for Women,2006-2006.
3. Annual Report,1998-1999. Ministry Health and Family Welfare Government of India. New Delhi. Annual Plan and Annual Report, (2005-06). Government of India Planning Commission, New Delhi.
4. Matoria, C.B.,1999. Agricultural Problems of India, Kitab Mahal, Allahabad.

5. Self-Help Group Organization Schemes, AID India-2008.
6. Surender and Manoj Kumar., (2010), “SHGs and their Impact on Employment Generation”, Southern Economist, Vol: 48,No.23, pp.5-8.
7. Swaminathan, M.S., 1982. Women and Rural Development, Main Stream, Annual No.
8. University News. Association of Indian University.
9. Working Report of the National Institute of Rural Development.2008.