
Development Of Rural Women Through Self-help Groups

Rural Development has emerged with a new force and is almost at the top of agenda in national policies of developing countries of the world. The term 'rural' means an area which is characterized by non-urban style of life, occupational structure, social organization and settlement pattern. Development is defined in terms of technological or industrial development. But development of rural people means raising the standard of their living. It is the development of rural areas through the extension of irrigation facilities, improvements in the techniques of cultivation, expansion of electricity, constructions of school buildings, provision of education facilities, health care and roads etc.¹ It is a multi-dimensional concept and encompasses almost all the aspects of our rural life-including agriculture, health, education, community services and human resources in the rural area. It aims to enhance production by systematic utilization of all available resources with a view to engage rural people in services to improve their living conditions. Thus, rural development is a process to bring about desired positive changes in the socio-economic and cultural life of the rural society.² It also involves the status of rural population on a sustainable basis through optimum utilization of local resources both natural and human.

The concept of rural development has been defined differently by various researchers, thinkers, academicians, policy makers and scholars.

According to a World Bank paper, rural development "is a strategy to improve the economic and social life of a specific group of people, the rural poor, including small and marginal farmers, tenants and the landless."

In a seminar on approaches to rural development in Asia, discussions were centred around a definition of "rural development as a process which leads to a continuous rise in the capacity of the rural people to control their environment accompanied by a wider distribution of benefits resulting from such control." This definition is composed of three important elements:

- 1) Rural development should be viewed as a process of raising the capacity of the rural people to control their environment. Environment does not mean only agriculture or economic development. It includes all aspects of rural life— social, economic, cultural and political;
- 2) Rural development as a process should continuously raise the capacity of the rural people to influence their total environment, enabling them to become initiators and controllers of change in their environment rather than being merely the passive objects of external manipulation and control; and
- 3) Rural development must result in a wider distribution of benefits accruing from technical developments and the participation of weaker sections of the rural population in the process of development.

According to V.M. Shah, Rural development aims at "ameliorating social and economic condition of people who live below the poverty line including landless labours, small and marginal farmers, rural artisans, fishermen, backward classes and backward tribes."

According to Anker, rural development means, “strategies policies and programme for the development of rural areas and promotion of activities carried out in such area, agriculture, forestry, fishing, rural crafts and industries, the building of the social and economic infrastructure with the ultimate aim of achieving a fuller utilization of available physical and human resources and thus ensuring higher incomes and better living conditions for the rural population as a whole and particularly the rural poor and facilitating the effective participation of the latter in the development process.

According to a UN Report, “Rural development has come into international usage to connote the process by which the efforts of people themselves are united to those of governmental authorities to improve the economic, social and cultural conditions in the life of the nation and to relate them to contribute fully to national programs.”

Singh (1999) conceptualized rural development as a phenomena, strategy and discipline and connotes overall development of rural areas with a view to improve the quality of life of rural people. It is a comprehensive and multidimensional concept, and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socio-economic infrastructure, community services and facilities and, above all, the human resources in rural areas.

As a phenomenon, rural development is the end result of interaction between various physical, technological, economic, socio-cultural and institutional factors.

As a strategy, it is a designed to improve the economic and social well being of a specific group of people-the rural poor.

As a discipline, it is multidisciplinary in nature, representing an interaction of agriculture, social behavioural, engineering and management sciences.”

Uma Lele defines rural development “as improving living standards of the mass of the low income population residing in rural areas and making the process of their development self sustaining.”

According to Chester Bowels “rural development means not only agricultural expansion but also the growth of small industry, schools, training centers, improved communication, rural electrification, public health, population control centers and even the stimulation of rural cultural awakening.

Thus, from the above mentioned definitions, it can be said that rural development aims to improve the socio-economic life of the rural people.

According to 2001 census, the rural population constitute 72.2 percent of the total population in India. But, people living in rural areas do not have the basic amenities like drinking water, sanitation dwelling space, road connectivity, irrigation, power etc. The vast majority of rural workforce is engaged in agriculture and its allied activities which do not provide employment throughout the year. Agriculture is not only seasonal but also primitive, which is responsible for low land and labor productivity. Besides, there is a near absence of organized industries in the rural sector. Thus, seasonability of agriculture and its low productivity combined with absence of alternative employment opportunities are responsible for higher incidence of poverty in rural

sector.

The government of India has gained vast experiences in the implementation of rural development programmes in order to tackle the rural unemployment and poverty. In conformity with the commitment of Indian planning the Ministry of Rural Development accords foremost priority to development in rural areas and eradication of poverty and hunger from the face of rural India. A number of initiatives have been taken in the recent years for creation of social and economic infrastructure in rural areas to bridge the rural-urban divide as well as to provide food security and fulfill other basic needs of the rural masses. The government of India launched two types of poverty alleviation programme consisting of self Employment Programme and Wage Employment Programme. The IRDP (Integrated Rural Development Programme) was launched in 1980 to promote self employment among the poor households while JRY (Jawahar Rozgar Yojana) was launched to eliminate rural poverty by offering wage employment opportunities to the rural poor in the construction of rural community assets. In recent years wage employment is provided in rural areas under National Rural Employment Guarantee Act (NREGA) later named as (MGNREGA) pre fixed the name of the father of the nation late Mahatma Gandhi in it and Sampoorna Grameen Rozgar Yojana (SGRY) whereas self employment is provided under Swarnajayanti Gram Swarozgar Yojana (SGSY) later named as National Rural livelihood Mission (NRML). Besides employment generation, these wage employment schemes also ensure creation of durable assets in rural areas.¹¹

However these programmes of rural development are not successful in reality because of various problems confronted by different levels of administrative machineries. The successful implementation of Rural Development Programmes depends upon Rural Development administration. Administrative machinery has been provided by the government of India at various levels.

At the Central level, the work of rural development is being co-ordinate by the Department of Rural Development in the Ministry of Agriculture.

At the state level, the Department of Rural Development is responsible for State Level Administration.

At the District level Administration, there is District Rural Development Agency (DRDA) and Deputy Commissioner (DC) for the implementation of different Rural Development Programmes (RDPS).

At the Block level, Block Development Officer (BDO), Extension Officers (EO) are responsible for implementation of RDPS and Gram Sevak and Gram Sevika at the village level take the overall responsibility of implementation of Rural Development programmes Panchayati Raj Institutions (PRIs) also play a significant role in the implementation of the Rural Development Programmes.

The Block Level Machinery is the most important for the implementation of RDPS. The block areas are considered as units for development and the Block Organization is required to take responsibility for the all round development of the rural areas. The Block prepares schematic budget laying down uniformity in construction of roads, irrigation work, drinking of wells and tasks with the idea behind to promote basic level of amenities and services for the area. The Development Blocks in India were set up under the community Development Programme (CDP)

which was started in 1952. Since then, the development blocks have been treated as primary unit of Rural Development and it consists of Block Development Officer (B.D.O.). The number of Extension officers (E.O.) and Village Level worker (VLWS) are determined according to the need of the area. Usually, there is one VLW and one E.O in each core discipline. There are 10 VLWs per block. In case of Integrated Tribal Development Programme (IT DP), there is provision of the joint B.D.O. for the north-eastern region. It is applicable in the Block having a population of more than one lakh.

However, the Block has been facing various problems while performing its responsibilities. The problems are such as inadequate finance, shortage of staff, lack of expert, trained and committed personnel, lack of awareness among the rural people, lack of monitoring, complete dependence on government, lack of communication among various authorities of rural development, violation of code and conduct by the official etc.

Thus, the Rural Development Programmes are directly connected with the Block development machinery for implementation and effective implementation depend to a great extent on the efficiency of the Block. Therefore, an honest attempt has been made in the present study to examine the implementation of Rural Development Programmes in Assam with special reference to Margherita Development Block of Tinsukia District.

In order to relate Rural Development with SHGs it is essential to find out the meaning of Self help group. Self help groups are a small group of individual who voluntarily come together and form an association for achieving a common objective. The Self Help Groups in India have become the focal point of development schemes under the unified poverty alleviation programme; "Swaranjayanti Gram Swarozgar Yojana" (SGSY) launched by the Government of India in 1999. In the process of self-earning, SHG plays a vital role if all steps are taken consciously and effectively. Thus we find co-relation between SHGs, Women and Rural Development. In order to study influence of SHGs on Rural women the seminar paper entitled, 'Women in Rural Development through Self Help Groups-A case study on Margherita Development Block' under the Borgalai G.P. during 2008-2011 has been taken. The research in the remotest areas of North East, Tinsukia District, would enable us to know about actual picture of India in regard to working SHGs, participation of Women and Rural Development. In Margherita development Block the occupation like poultry, goatery, weaving, agriculture farming, tea nursery, tea plantation, piggery, dairy, fishery, ducking etc, are adopted by women folk. Therefore, the study revolves women empowerment through self help groups. Present study will cover functional data of the sample SHGs up to the financial year 2009- 13. In doing so, average of the operational data relating to the four consecutive years of 2009-10, 2010-11, 2011-12, and 2012-2013 would be analyzed to quantify the parameters of functional efficiency of the sample women entrepreneurs. However, in deserving cases five years (up to 2009-13) performance data would also be used e.g. present the trend of sales volume affected by the sample SHGs. The SGSY(NRLM) for rural development was implemented in M.D.B., Tinsukia in 2001. The B.D.O. is the kingpin of the program. The B.D.O. with the help of one Extension Officer (E.O.), one village level worker (V.L.W.) and one Junior Engineer (J.E.) acts as a head and co-ordinator of SGSY(NRLM) implementation. The action plan of SGSY is prepared by the respective Gaon Panchayats (G.P.s) on the basis of capabilities of the people and their choice. The survey of families and the choice of schemes are virtually done by the Gram Sevaks of M.D.B., Tinsukia. After receiving loan application from the beneficiary, it is the duty of the B.D.O. to forward the approved list along with the project report to the Tinsukia District SGSY(NRLM) committee and after finalizing the approved copy, the Tinsukia District SGSY(NRLM) committee

has to submit it before Governing body of Tinsukia DRDA for the sanction of the financial assistance. As soon as the loans are sanctioned by the B.D.O. and the Swarozgaries are informed by the bank, the loaner (of Swarozgary) is require to open an account in the bank. The loan sanctioned and the subsidy, sanctioned and released by the DRDA is credited to the loaner's accounts.

As per the guidelines implementation of SGSY (NRLM) is on cluster basis. In this regard it is found that loans have been sanctioned for various schemes like Weaving, Piggery, Goatery, Tailoring, Boilering, Duck farming etc. in the study area.

The number and name of self help groups, year of formation, activity, amount of loan and subsidy, name of the bank in Borgaloi Gaon Panchayat area has been shown in the following table 1.1, during the year 2008-2011.

The table shows that various self help groups have been formed in the area of Borgolai G.P. during the year 2008-2011. The members of all the self help groups have 10 members and the membership fees of joining SHGs differ from one group to another group. The membership fees varies from Rs. 30-100 per member of the SHGs. The maximum number of 4 groups take up piggery and goatery. Some of the SHGs concerned with weaving, boilering, duck framing etc. The Groups receive the revolving fund by the Block amounting to Rs. 10,000/- per SHGs and cash credit by the Bank from Rs. 1000-20,000/- per self help group and received the loan 20,000-1,25,000/-. In the Marghertia Development Block all the self help groups received the revolving fund and Bank loan but all the groups did not receive the loan given by the Government. The subsidy fund have been only received by the three self-help groups namely Surajmukhi SHG, Sanjukta SHG and Matri SHG in Borgolai G.P. under the Margherita Development Block. The table also focused that the bank accounts of the SHGs are generally opened in the UBIs (United Book of India). Thus, it is seems that UBIs play an very important role for the implementation of the schemes in Margherita Development Block.