

# Micro enterprise and Women Empowerment- A study of Badarpur Development Block of Karimganj District (Assam, India)

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**Abstract-** The empowerment of women is crucial to the process of development of any community. Though women constitute almost half of our population and play a vital role in every sphere of life, their importance is not properly recognized by the society. They are generally suppressed and enjoy limited access to different fields of life, such as, education, society, culture, politics, business and so on. But a nation can not achieve all round development if women are not given equal opportunity of development with their male counterparts. A society moves when women move. Thus, the social status of women is a reliable indicator to assess the development of the society. It can be said that status of women is intimately connected with their economic position, which in turn depends on opportunities to participate in economic activities. SHGs provide women an avenue to participate in economic activities. It gives women an easy access to credit. The members of SHG meet regularly and save an amount of money in a joint account of the group which can be used as a revolving fund to provide credit for the consumption and production purposes. Sometimes, Bank also gives loans with minimum interest to these groups and as a result the SHG members can take money from that Bank loan at very low interest rate which in turn helps women to establish micro-enterprises and meet the crisis situations. The present paper aims to study the relationship between micro enterprise and women empowerment in Badarpur Development Block of Karimganj District.

**Index Terms-** Empowerment, Income-generation, Micro enterprise, Self-Help Groups

## I. INTRODUCTION

The empowerment of women is crucial to the process of development of any community. Though women constitute almost half of our population and play a vital role in every sphere of life, their importance is not properly recognized by the society. They are generally suppressed and enjoy limited access to different fields of life, such as, education, society, culture, politics, business and so on. But a nation can not achieve all round development if women are not given equal opportunity of development with their male counterparts. A society moves when women move. Thus, the social status of women is a reliable indicator to assess the development of the society. It reflects the level of empowerment of a society. Empowerment implies an overall positive change in the quality of life which encompasses

economic as well as social aspects. It is the process which helps people to gain control over their lives through raising skills, awareness and participation in the decision making process. As the bulk of the women in our society are marginalized, the question of empowerment is more crucial for them. Empowerment is a multi dimensional concept which includes economic, social and political aspects. It is something which can not be bestowed upon an individual. An individual must acquire it on his/her own. There are various factors that contribute to empowerment. Achieving economic self-reliance is one of the means to acquire self-dependence which eventually contributes to empowerment. Although variedly defined, empowerment is a comprehensive term which represents the overall development of an individual.

The status of women is intimately connected with their economic position, which in turn depends on opportunities to participate in economic activities. SHGs provide women an avenue to participate in economic activities. It gives women an easy access to credit. The members of SHG meet regularly and save an amount of money in a joint account of the group which can be used as a revolving fund to provide credit for the consumption and production purposes. Sometimes Bank also gives loans with minimum interest to these groups and as a result the SHG members can take money from that Bank loan at very low interest rate which in turn helps women to establish micro-enterprises and meet the crisis situations. Besides, these groups serve as platform for women to participate in community works and local politics. The members of SHG discuss among themselves about various developmental programmes of government and they try to get benefit out of it. This contributes to their awareness and understanding. Thus, SHGs not only contribute to the economic self-reliance of women but also help them to participate in socio-political life by enabling them to play a greater role in the decision making process of the family and the society per se.

## II. OBJECTIVE OF THE STUDY

1. To understand the impact of micro enterprises in achieving the empowerment of women.

## III. RESEARCH QUESTION

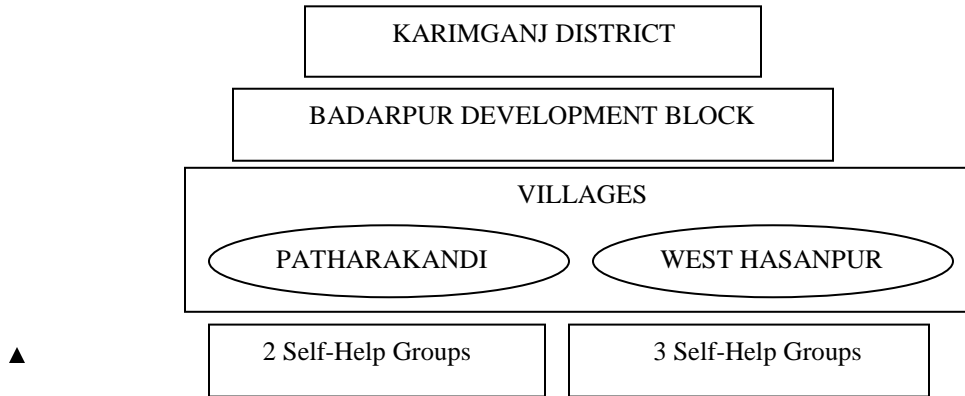
2. Do the micro enterprises play a role in achieving empowerment of women?

#### IV. METHODOLOGY

The present study has been carried out in two villages of Badarpur Development Block of Karimganj District. From the two villages five women SHGs have been selected randomly and

50 percent of the total member of the groups have been selected for the purpose of the study which made a sample of 25 members.

#### V. SAMPLING DESIGN



**Names of the SHGs:** 1. Maa Durga SHG  
2. Nari Kalyan SHG

1. Malakar SHG  
2. Seba SHG  
3. Protima SHG

#### VI. ESTIMATION PROCEDURE

To estimate the level of empowerment of women certain parameters like increase in income, share of the respondents to household income, changes in decision making, political participation and awareness towards social evils have been taken into consideration for the purpose of the study.

#### VII. DATA COLLECTION

The data for the present study will be collected both from primary and secondary sources. Primary data will be collected from the members of the Self-Help Groups through interview schedule. Other relevant data will be collected from Block Development Office (BDO) and District Rural Development Agency (DRDA). Besides, books, journals, periodicals and internet will be consulted for the purpose of gathering secondary data.

#### VIII. FINDINGS AND DISCUSSION

One of the basic objectives of the formation of Self-Help Group (SHG) is to create economic self-reliance to women. The member of the SHGs establishes small scale and micro enterprises with the help of credit from the group fund. They also

get subsidy from the Government and loans from the Banks. The present study has been carried out in two villages namely, Patharakandi and West Hasanpur of Badarpur Development Block of Karimganj District. It was found that the total population of Patharakandi village was 851 whereas in West Hasanpur village the population was 2500. It was also found that 65 percent of the population in Patharakandi village was dominated by Hindu population whereas 35 percent of populations were Muslim in West Hasanpur village. On the other hand, in West Hasanpur village, 30 percent are Hindu and 70 percent are the Muslim. In this context, it is important to mention here that majority of the Hindu population in both the villages were belonging to Schedule Caste (SC) community. As per as literacy is concerned, 80 percent of the population in Patharakandi village were literate whereas, in West Hasanpur village 50 percent of the total population were literate. It was also observed that in both the villages, majority of the SHG members are actively engaged in income generating activities by establishing micro enterprises of their own. In this context, it is important to mention here that majority of the micro enterprises were women dominated in both the villages. In the present study, all the women dominated micro enterprises have been taken into consideration.

**Table: 1 Income Generating Activities/ micro enterprises in Patharakandi and West Hasanpur village.**

Names of the villages	Income generating Activities/ Micro enterprises	Final Products which have market value
<b>Patharakandi</b>	Dairy Farm, Poultry Farm, Bamboo and Cane Industry	Milk, Egg, Meat, Decorative Items, Chair, Table, Shital Pati (Mat made from cane)
<b>West Hasanpur</b>	Dry Fish and Fermented Fish Industry and Coconut Farm	Dry Fish, Fermented Fish, Coconut as fruit and Coconut thread (made from coconut husk).

Source: Field Survey

From the above table 1, it was found that both the villages differ in their micro enterprises. In Patharakandi village, there are dairy farms, poultry farms, bamboo and cane industry. Whereas, in West Hasanpur village, majority of the SHG members are actively engaged in dry fish and fermented fish making. Small sections of the SHG members are also engage in coconut farming in West Hasanpur village. The products produced by the

members of the SHG in both the villages are milk, egg, meat, decorative items, chair, table, shital pati, dry fish, fermented fish and coconut thread. These products are sold hand to hand. From West Hasanpur village dry fish and fermented fish are supplied through out the District as well as whole North Eastern region. Cane and Bamboo related goods are sold in the local markets and other goods are also locally consumed.

**Table: 2 Facilities that ensures women empowerment**

Changes after Establishing Micro Enterprises	Responses of the Respondents in Percentage (%)	
	Yes	No
1. Increase in Income	93	07
2. Share in Household Activity	87	13
3. Decision Making Ability	76	24
4. Political /Social Participation	89	11
5. Increase in Awareness	92	08

Source: Field Survey

From the above table 2, it was found that 93 percent of the respondents reported that after establishing micro enterprises they have increased their monthly income which in turn helps them to contribute in their household activity which was reported by 87 percent of the respondents. 76 percent of the respondents viewed that they can take decision within the family. This was possible only because of economic independence which they achieved after establishing micro enterprises of their own. In addition to this, participation in both political and social activities has also increased which was reported by 89 percent of the respondents. Majority of the respondents go to the Gaon Sabha meetings regularly whereas some of them got elected in the Panchayati Raj Institutions. Above all, there was a remarkable change among the respondents regarding the awareness level. 92 percent of the respondents have reported that they are more aware of various social evils and more concern about various developmental schemes of the Government of India. This is possible only because the SHG members meet regularly and

discuss among themselves about various developmental schemes and programmes of Government.

## IX. CONCLUSION

To sum up, it can be concluded that Self-Help Groups provide women to participate in economic activities. For a country like India where there is large scale unemployment and poverty, SHGs are considered as boon for the poor people. They not only earn money but also learn different entrepreneurial skills and techniques which were provided to them by the Government and Non Government Organizations. Apart from these facilities, the importance of micro enterprises can not be neglected. When women get financial independence, then they can avail different opportunities which are very important for overall development of her personality. Thus, there is a direct linkage between micro enterprise and women empowerment. In this context, the present study “Micro enterprise and Women Empowerment-A study of Badarpur Development Block of Karimganj District” is significant.

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