

SUMMARY, FINDINGS AND CONCLUSION

The findings and discussions of the study “Role of Self-help Groups in Socio-Economic Empowerment of Women in Sivasagar District of Assam” have been summarised under objectives achieved, suggestions and conclusion. As mentioned in the first chapter the objectives of the study are:

1. To know the role of Self-help Groups in providing rural credit, managements of group funds, in building up leadership and establishing linkage with banks.
2. To study income, expenditure and savings of the women members after joining Self-help Groups.
3. To study socio-economic changes of female members after joining Self-help Groups.
4. To study the problems faced by the members of Self-help Groups and suggest appropriate measures for effective performance.

8.1 SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

Socio-economic profile of the respondents including Age; educational attainment, marital status, types of family, size of family, headship pattern of family,

caste, community and religion of the respondents; source of family income; housing pattern; sanitation facility and sources of water have been assessed:

1. Out of 290 respondents 44.5% women are in the age group of 15-34 followed by 45.5% who are in the age group of 35-54. Other 10% women are in the age of above 55.
2. Out of 290 respondents 25.17% women's education is up to primary level, 62.41% women's education is up to high school, 11.37% women's education is up to higher secondary and only 1.03% women's level of education is up to graduation.
3. Out of 290 respondents 84.1% (244) women are married, 11.0% (32) women are unmarried and 4.8% (14) women are widow.
Out of 244 numbers of married women respondents, 44.67% women belong to the age group of 15-34, 47.54% belong to the age group of 35-54 and 7.78% women are age of above 55. Out of 32 numbers of unmarried women 46.87% unmarried women belong to the age group of 15-34, 28.12% belong to the age group of 35-54 and 25% are belong to age of above 55. Among 14 numbers of widow 35.71% belong to the age group of 15-34, 50% are within the age group of 35-54 and 14.28% are age of above 55.
4. 45.9% of 290 respondents belong to joint family and 54.1% belong to nuclear type of family.
5. On the basis of size, the families are categorised into three types; small (1- 4), medium (5-8) and large (8+). Out of 290 respondents around 36.55% families are small in size, 42.75% families are of medium size and 20.68% families are large in size.

6. Out of total respondents 96.20% respondents belong to male headed family; only 3.79% belong to female headed family.
7. Out of 290 respondents 95.17% women belong to the OBC category and other 4.82% women belong to ST category.
8. Out of 290 respondents 82.06% women belong to Ahom community. 8.96% women belong to Nepali community followed by 6.20% women belong to Tea community and 2.75% women are Shyam community.
9. Out of 290 respondents 15.17% women are the followers of Hinduism followed by 2.75% women who are the followers of Buddhism. Most of the respondents, that is 82.06% women are the followers of Vaishnavism.
10. Out of 290 respondents 75.51% respondents' source of income is cultivation. 6.20% respondents' source of income is business, 10% respondents' source of income is farming and 8.27% have other income source like daily labour. No respondents have been found whose source of income is service.
11. Out 290 respondents 9.65% of families annual income is rupees 40,000-60,000 and 21.72% of families annual income is rupees 60,001-80,000. 56.55% families annual income is rupees 80,001-1,00,000 and other (12.06%) belongs to the income group of Rs 1,00,001-1,20,000. It is found that majority families of the respondents is in the income group of 80,001-1,00,000.
12. Out of 290 respondents 87.24% respondents have kachcha house, only 4.13% respondents have pucca house and 8.62% respondents have semi pucca house.
13. Regarding sanitation facility, out of 290 respondents 14.13% respondents have pucca latrine and majority (85.86%) have kachcha latrine.
14. The families of the respondents use water from three sources viz pond, tube well and supply water. Majority (63.10%) of respondents, source of water is pond.

Around 21.72% respondents use tube well and rest of 15.17% respondents, source of water is supply water.

8.2 FINDINGS OF THE STUDY

The findings of the study are as follows:

8.2.1 Management of Self-help Groups

1. Out of 145 numbers of Self-help Groups 42.06% Self-help Groups follow the process of election and 57.93% groups follow selection procedure to choose their group leader.
2. Quality of leaders in terms of their educational qualification, leadership capacity and communication skill are considered for selection and election.
3. The groups arrange group meeting to discuss and take decisions on different aspects such as income of the groups, savings, expenditure, credit and management of groups. The members of the group have to pay fine from Rs 2.00 to 5.00 if they absents in group meeting.

The entire 145 sample Self-help Groups (100%) arrange their group meetings. Out of 145 Self-help Groups 47 (32.41%) Self-help Groups arrange their meetings weekly, 85 (58.62%) Self-help Groups arrange fortnightly and 13 (8.96%) arrange their meetings monthly.

4. It is important to note that in their group meeting every member have the right to give their opinions independently. This type of rule increases women's capacity building and sense of equality. On the basis of their opinions and suggestions group takes decisions.

8.2.2 Management of Group Funds

1. Each of the Self-help Groups follows attendance register, cash book on income, saving book and loan receipt and payment voucher. President and secretary keep internal records of the group. Every member has the right to see their records of groups. It is a sign that through Self-help Group members have become to know sincerity in performing group activities and management.
2. 52.41% of 145 numbers of Self-help Groups are providing credit only to their members and remaining 47.58% are providing credit to both members and outsiders.
3. Every Self-help Group provides credit on a fixed rate of interest. The rate is fixed at Rs 5.00 to 7.00 per Rs 100.00.
4. The members of Self-help Group take credit from their groups on different grounds. These are as following:
 - a. For their children's education.
 - b. For some family functions such as marriage ceremony and religious functions.
 - c. For health treatment.
 - d. For family consumption related aspects.
5. Out of 290 respondents 73.10% (212 numbers of respondents) of total respondents have taken credit from their group and 26.89% (78 numbers of respondents) women did not take. Out of 212 respondents 83.01% regular repay interest of credit and remaining 16.98% did not maintain regularity in payment of interest.

6. The reasons of irregularity in payment of credit are:
 - a. Women could not show regularity in repay credit due to their growing family needs. Their income could not cover their family expenditure, demands and needs.
 - b. Sometime women were unable to regular payment of credit due to strict time schedule followed by the groups.
 - c. A few women could not regularly repay credit due to less income.

8.2.3 Linking with Bank

8.2.3.1 Saving Account in Banks

1. The Self-help Groups and members opened their saving account in various banks such as State Bank of India, Assam Grameen Vikash bank, and Union Co-operative bank etc. In Sonari development block most of the Self-help Ggroups and their members are linking with Grameen banks of Kakatibari, Moran, Sepon and Patsaku.

Out of 145 Self-help Groups 24.82% Self-help Groups have their saving account in SBI, 6.20% have in UBI and 18.62% have their saving account in UCO bank. Most of the selected Self-help Groups (50.34%) have saving accounts in AGVB.

2. The saving books of the Self-help Groups have shown that the average savings per group per month is Rs 2,000 to 5,000 or sometimes more than Rs 5,000. It is also noticed that there is an increasing and decreasing trend in their savings pattern. Sometimes some groups could not save more than Rs 1000.
3. Out of 145 selected Self-help Groups, 5.51% Self-help Groups's monthly saving in bank is very good, 74.48% is good and 20% groups' saving is unsatisfactory. It shows that most of the selected groups of Sonari development block are prgressing.

4. The entire groups have got revolving fund of rupees 10,000 from banks. Under SGSY programme bank has released subsidy for the groups. Out of 145 numbers of Self-help Groups 78 has got subsidy and loan from banks.
5. Under SGSY programme bank has released subsidy for the Self-help Groups. Out of 145 numbers of Self-help Groups, 78 numbers of Self-help Groups have got subsidy and loan from banks.

Out of 78 numbers of Self-help Groups 24.35% have got subsidy of rupees from 25,000 to rupees 50,000 from banks, 61.53% Self-help Groups have got subsidy of rupees 50,001 to rupees 75,000 and 14.10% groups have got subsidy of rupees from 75,001 to rupees 1,00,000.

Out of total 78 numbers of Self-help Groups 23.07% have got bank loan of rupees 75,000, 43.58% have got rupees 1,50,000, 10.25% have got loan of Rs 1,80,000, 11.53% have got loan of rupees 2,25,000 and remaining 11.53% have got loan of rupees 2,70,000 from bank.
6. 88.46% of 78 numbers of Self-help Groups regularly repay their loan and 11.53% Self-help Groups unable to repay their loan regularly.
7. The Self-help Groups which are unable to repay their loan due to several reasons. These are as following:
 - a. Sometime their product does not get adequate market. It decreases income of Self-help group.
 - b. Sometimes they do not get adequate profit.
 - c. Irregularity of members and outsiders in repay credit to Self-help group.
 - d. At the time of harvesting the members are generally busy in paddy field and can not give sufficient effort in group functions. It decreases income of Self-help groups.

8. Out of 78 numbers of Self-help Group 55.12% have replied that they have been benefitted by availing loan, 30.76% have been highly benefitted and 14.10% have not got much benefit by availing loan.

8.2.4 Training of Self-help Group

Out of 290 respondents only 42.75% women have attended training programmes and other 57.24% women have not attended any training programmes.

42.75% women have attended training programmes relating to various aspects.

These are as follows:

- a. Skill development programme
- b. How to uplift their income generating activities
- c. Management of group
- d. Knowledge on thrift and credit

8.2.5 Economic empowerment of women

8.2.5.1 Independent Source of Income

Before joining Self-help Groups, out of 290 respondents 92.06% women have no source of income. Remaining 7.93% women have source of income.

8.2.5.2 Involvement in Economic Activities through Self-help Group

Through Self-help Group women have got home base employment like poultry and piggery farming, weaving, traditional food making and so on. Their home base products have got the consumers.

8.2.5.3 Credit Disbursement

1. Out of 290 respondents, 188 (64.82%) responded that through Self-help Group they are involving in different types of income generating activities like animal husbandry, traditional food making, weaving etc. Remaining 102 (35.17%) respondents are involved in credit disbursement.

8.2.5.4 Different Types of Activities

1. Out of 188 respondents 44.68% (84 no.) respondents involve in animal husbandry like piggery, poultry and goat farming, 24.46% (46) in traditional food making and 30.85% (58) involve in weaving.
2. Out of 84 no. of respondents 50% of women involve in piggery farming, 28.57% involve in poultry and duck farming and remaining 21.42% women involve in goat farming. Out of 46 no. of respondents 73.91% women engage in making rice based food. 26.08% women involve in making pickle or *aasar*. Remaining 58 no. of women involve in weaving.
3. Most of the women purchase raw materials in town. Out of 188 respondents 78.72% women raw materials from town, 14.89% women purchase in the village, 6.38% women purchase in nearby village.
4. Majority of women (82.97%) purchase raw materials form dealers in the town or in the village and remaining 17.02% who purchase from agents or villagers.
5. Out of 188 respondents, 56.38% women sell their products by own, 34.04% women who sell their productive goods by wholeseller and 9.57% women sell their products by friends or others.
6. 41.48% women sell their products in village, 14.89% nearby village and 43.61% women sell their products in town.

8.2.5.5 Income Level of the Respondents

1. After joining Self-help Group, 2.75% of 290 respondents, monthly income is less than Rs 1000, 5.51% women's income is between Rs. 1001-2000 and 6.89% women's income is Rs. 2001-3000. But earnings of the remaining respondents is favourable. 8.96% women's income is Rs 3001-4000, 44.13% women's income is 4001-5000 and remainig 31.72% women's income is more than Rs 5000.

8.2.5.6 Freedom to Save, Spend and Invest

8.2.4.6.1 Savings of the Respondents

1. The average savings per member per month is Rs 100.00 to 1500.00. There is an increasing and decreasing trend in their savings pattern.
2. Out of 290 respondents, 207 (71.37%) respondents can save their earnings. 15.86% women have responded that they cannot save at all and 12.75% have replied that they can save irregularly.

Out of 207 respondents, 57.97% of respondents have their saving account in banks, post offices or other institutions, 33.33% women prefer to keep their savings with them and 8.69% respondents keep their money in the hands of head of their family or husband.

Out of 207 respondents 120 women have saving accounts in banks and out of 120 women 36.66% of respondents opened their account in banks by other family members, 15% by their friends and remaining 48.33% women opened their bank account by own.

Out of 120 respondents 61.66% women deposit their money in bank by own and other 38.33% women deposit their earnings in bank by other.

3. Some of the respondents can not save or show irregularity in saving due to different reasons viz ignorance about the formal procedures of money deposit, saving and withdrawal through banks or other institutions; after all expenditure they are not able to save money; their money is snatched by their husband or other family members. They can not save, spend and invest their earnings freely.

8.2.5.6.2 Investment

1. Out of 290 respondents 207 women can save their earnings. But all of them do not invest their savings. Out of 207 numbers of respondents 42.02% (87) women

invest savings in other income generating activities. Remaining 57.97% (120) women do not invest their earnings.

Out of 87 numbers of women 75.86% women invest their savings in farming, 14.94% women invest in small scale business and remaining 9.19% invest their savings in small scale tea garden.

Out of 120 numbers of women 25.83% women can not invest due to their small capital, 13.33% women have no freedom to invest money in other activities and 51.66% women can not involve themselves in other income generating activities due to time constraint. Rest of 9.16% women have no interest to involve themselves in other economic activities.

8.2.5.7 Contribution of Women Members in their Family Expenditure

1. Out of 290 respondents 213 (73.44%) women can contribute some amount of money to their family expenditure, while others spend their earnings on their personal needs or save for future.

Out of 213 numbers of respondents 72.76% respondents have stated that they can contribute to spend on food, 43.66% on religious ceremonies, 45.53% on health, 90.14% on children's education and 47.88% can expend their income on other family's needs.

8.2.6 Social Empowerment of Women

8.2.6.1 Psychological Independence

1. After joining Self-help Groups 97.24% women have acquired knowledge relating to microfinance, banking services, women's development programmes etc. But before joining Self-help Groups it was only 45.51%.

After joining Self-help Groups 73.10% women have achieved improvement in their social status, whereas it was only 48.96% earlier. Their family members and outsiders have appreciated their work.

25.51% women responded that they had problem solving attitude. It has enhanced from 25.51% to 77.24% after joining the Self-help Groups. They have achieved confidence in solving the problems pertaining to their day to day activities after joining Self-help Groups.

Before joining Self-help Groups only 14.82% have sense of self- efficiency. But after taking part in Self-help Groups it has increased to 87.58%. However, after participating in Self-help Groups women have realized that they have become more capable in income generating activities and can contribute in family requirements.

8.2.6.2 Freedom of Physical Movement

1. Before joining Self-help Group 52.75% of 290 respondents had freedom of movement outside their home. After joining Self-help Group it is increased up to 84.13%. Before joining Self-help Group, 47.24% have reported that they could not go outside their family without permission of their head of the family or husband. After joining Self-help Group still 15.86% women have to take permission to go outside their family.
2. 54.13% of total respondents have told that their family members praise their Self-help Group activities, 36.89% reported that perception of their family members is good regarding involvement in Self-help Group activities and 8.96% women told that their family members do not praise their group activities supposing that group activities are not adequate for their livelihood.

3. Out of 290 respondents, 42.06% women responded that perception of outsiders, regarding involvement in Self-help Group is very good. They praise their group activities. 49.31% women told that perception of outsiders regarding their involvement in Self-help Group is alright and 8.62% women told that their works are not praised by the people who still believed that participation of women in Self-help Group is not necessary, because their domestic activities is more important for smooth running of family.

8.2.6.3 Decision-Making Power of Women Members

1. Before involvement in Self-help Group 21.72% women actively participated in decision making on childrens' education, 33.44% women depended on their male partner or head of their family or other family members, and remaining 44.82% women took decisions regarding childrens' education through mutual understanding with husband. After joining Self-help Group, participation of women in making decisions on childrens education is being increased. 32.75% women take decision independently regarding childrens' education, 25.17% women completely depends on husband or other family members and 42.06% women take decisions through mutual understanding with husband.
2. Regarding making decisions on religious aspects 26.89% women could take decisions through their own choice, 20.34% through male opinion and 52.75% through mutual understanding. But after joining Self-help Group it is changed in favourable way. 29.65% women have become able to participate in decisions making through own choice, 11.37% depends on others and 58.96% through mutual understanding.
3. Regarding making decisions on family property participation of women is not too much favourable. Before involvement in group activities only 10.68% could

participate in making decisions on family property through their own choice and after joining it is increased upto 14.82%. Before involvement in Self- help Groups 64.82% women could not take decisions through own choice and only 24.48% could take decisions through mutual perspective. After joining Self-help Group 53.44% women depends on others regarding matters of family property and 31.72% women through mutual opinion of husband.

4. Regarding decisions on family expenditure, before joining Self-help Group 5.86% women could take part in decision making from their own choice and after joining Self-help Group it it increased upto 13.10%. 77.24% women took decisions through male opinion and after involvement in income generating activities it is 26.55%. 60.34% women equally decide regarding family expenditure, where it was 16.89% before joining Self-help Group.
5. Out of 290 respondents 41.72% women have stated that they could take decisions on participation in social and religious aspects before involvement in Self-help Group. But after joining Self-help Group it has increased up to 67.93%.
6. After joining Self-help Groups 82.06% respondents can take participation in development programmes and activities, but before taking part in Self-help Groups only 39.65% respondents could take decisions on this ground.
7. Only 43.79% respondents have stated that they took part in political activities before joining Self-help Group. But after involvement in Self-help group 93.79% women begin to participate in political activities by their own choice.
8. Before joining Self-help Group only 38.96% women participated in protesting violence against women. 61.63% women did not participate on this ground. But 65.51% women reported that they participate in protesting violence against women after joining Self-help Group. But still 34.48% women told they do not want participation on the same.

8.2.6.4 Health and Family Welfare

1. Before joining Self-help Group 33.79% respondents of total respondents knew about maternity benefit services. But after joining Self-help Groups it is increased to 85.51%
2. Regarding childcare practices before taking part in Self-help Group 36.55% women were familiar with various childcare practices. But after involvement in Self-help Group it is increased to 82.06%.
3. Before joining Self-help Group 62.75% women were not aware of nutritional development of children and women. It is found that after taking part in Self-help Group 82.06% women have become aware in nutritional development of children and women.
4. Before joining Self-help Group only 28.27% women knew the birth control practices. But after involvement in Self-help Group it is increased to 61.72% of total respondents.
5. After joining Self-help Group 71.72% of total respondents have come to know about the registration of birth, death and marriage. But after joining Self-help Group only 21.27% women knew about this.
6. Before joining Self-help Group 55.86% could realise about the importance of educating a girl child. But after joining Self-help Group it is increased to 88.27%.

8.2.7 Opinions on Self-help Group

7. Out of 290 respondents 87.24% women responded that their Self-help Groups are extensively helping in the growth of their economic condition and other 12.75% women responded that group performances are briefly helping in the growth of their economic conditions.

8. It is 74.82% of total respondents who are agree that by involving in Self-help Groups, they have got opportunity for talking with other people outside family. 25.17% women responded that Self-help Group briefly help them to talk with people outside their family. Women have realized their confidence by involving in self-help Group activities.
9. 72.75% women told that they can confidently present their opinion in public meeting organised at block and district level and they have got such confidence and opportunity through involvement in Self-help Groups. Other 27.24% women told Self-help Group briefly provide opportunity to talk in meetings or in front of officials.
10. Out of 290 respondents 55.51% women responded that Self-help Groups have extensively helped them to develop entrepreneurial traits. 9.31% told that they have been briefly benefited in this context. But 35.17% responded that they do not get opportunity in developing their entrepreneurial activities. In this context they told that due to lack of training opportunity, low savings, not getting loan, still they are not able to start income generating activities.
11. 75.17% women members have told that Self-help Groups have extensively helped them to realize their needs and requirements in their day to day life. Other wise they were only busy in domestic works. 13.79% women told that Self-help Groups have briefly helped in this regard. But still 11.03% women told that Self-help Groups could not help in this aspect, because due to time constraint they could not give full attention to their group.
12. 31.72% women told that due to involvement in Self-help Groups they have realized a leadership attitude. 19.31% responded that still they do not feel like that and 48.96% told that they feel that their group have briefly helped them to realize leadership attitude inside them.

8.2.8 Lack of Adequate Training

1. 78.27% told that pressure of their family work and responsibilities do not allow them to attend training programmes. During the time of cultivation most of them are busy in paddy field and therefore they can not participate in training programmes. 15.86% have responded that sometimes other family members do not allow them to go outside for whole days.
2. The training organizers unable to cover all the members of Self-help Groups at one time period. Therefore all the women are unable to get proper training.
3. It is also reported by the women that all the training programmes were not suitable and sufficient for them, because all the training programmes are not related to their product enterprise.

8.2.9 Negligence of the Officials

Women have reported that sometimes they do not get adequate support from the officials and members of Block office and Panchayats.

8.2.10 Problems relating to Release Loan

In getting loan, swift disbursement of loan the Panchayat members show negligence and biased attitude towards their group.

8.2.10.1 Problems Faced by the Group Members

1. Due to some unskilled members in their groups, women cannot smoothly perform their group activities. Therefore they have responded that they need more training relating to their income generating activities.

2. Moreover, due to some uneducated members of their groups, they face problems in performing economic activities like transaction with banks, maintaining group funds and marketing.
3. Sometimes conflicting situation happens among the members of the groups. Differences in opinions of the members regarding their group management and activities create conflicting situation among the members within the group.
4. Many times the group face problems due to presents of some non energetic members of their group. Irregularity of some members obstructs to smooth running of their group activities.

8.3 SUMMARY OF MAJOR FINDINGS

1. Members of Self-help groups select and elect their group leaders like president and secretary.
2. Quality of leaders in terms of their educational qualification, leadership capacity and communication skill are considered for selection and election.
3. The Self-help Groups arrange group meeting to discuss and to take decision on different aspects such as investment, deposit, credit, saving and management of groups.
4. Most of the groups arrange meeting fortnightly and group members have to pay fine if they remain absent in group meeting.
5. Every member has right to give their opinions independently in their group meeting.
6. All Self-help Groups maintain attendance register, cash book, saving book, credit book, payment voucher etc.
7. Internal records of every Self-help Groups are kept with their respective president and secretary.

8. Every member has the right to see records of entire group during group meeting.
9. The members of Self-help Group take loan from their group and invest money to family business, cultivation, animal rearing etc.
10. Sometimes they take loans for their children's education, health care, marriage ceremony and other purposes when they fall short of family budget.
11. Member of Self-help Group gets loan with minimum interest ranging from five to seven percent.
12. Group members under study earn money and regularly repay interest of credit to their groups. It is found that women try to earn money to repay their credit on due time without looking at the hands of male members of the family.
13. Some members show irregularity to repay their credit due to their growing family needs, strict time schedule of payment and less income.
14. It is found that monthly saving of 5.51% of selected Self-help Group is very good where as monthly saving of 74.48% Self-help Groups is moderate and saving of 20% group is unsatisfactory.
15. Asom Gramin Vikash Bank provides loan to Self-help Groups in Sonari development block under the schemes of piggery farming, tea plantation, fishery, goatery and poultry farming.
16. Most of the Self-help Groups regularly repay their group payment against loan taken from bank except few groups who can not do the same due to some unavoidable circumstances.
17. It is found that before joining to Self-help Groups 92.06% of women had no source of income but Self-help groups help them to get home based employment like poultry and piggery farming, weaving, traditional food making and so on.
18. The women are directly and indirectly involved in market for selling their product.

19. After involvement in Self-help Groups women contribute a lot to increase family income which not only indicates economic improvement of the family but also overall improvement of women.
20. Majority (44.13%) of women's monthly income is between Rs 4001-5000.
21. It is found that still many women are not able to spend or save their earning independently due to intervention of male members of family. This happens due to extreme dependency of women on men and lack of adequate knowledge in matters of money deposit, saving and withdrawal from banks and other institutions.
22. After joining Self-help Groups women can invest in different types of income generating activities.
23. Before joining Self- help Groups women could not contribute their earnings to their family's expenditure, income or savings. But after joining Self-help Groups they become able to contribute a considerable amount of rupees to their family's expenditure or saving.
24. It is found that economic activities of Self-help Groups empower women economically and then socially.
25. After joining Self-help Groups women have realised their inner ability to face problems within and outside family.
26. After joining Self-help Group women have become to acquire knowledge relating to microfinance, banking services, women's development programmes.
27. After joining Self-help Groups women have achieved improvement in their social status, problem solving attitude and sense of self efficient,
28. Some of women feel that they have got freedom of movement outside family without interference from family members after involvement in Self-help Groups.

29. Peoples' perception (outside) regarding involvement of women in Self-help Groups is good. They praise their group activities.
30. It is found that after joining Self-help Groups participation of women in activities within and outside their family is being increased.
31. Sometimes they do not get adequate support from the officials and members of Block office and Panchayats.
32. In getting loan the Panchayat members show negligence and biased attitude towards their group.
33. One of the major problems faced by the women is lack of adequate training. Women respondents reported that they need adequate training for smooth handling their groups.
34. The training organizers unable to cover all the members of Self- help Groups and so women are unable to get proper training.
35. All the training programmes are not suitable and sufficient for them, because these are not related to their product enterprise.
36. Many times the groups face problems in management and group activities due to unskilled and uneducated members; differences in members' opinions; non energetic members; irregularity etc.

8.4 CONCLUSION

Conclusion of the study are drawn based on the findings under the following sections:

- Economic empowerment of women
- Social empowerment of women
- Problems faced by the women in the path of achieving empowerment

8.4.1 Economic Empowerment of Women

In Sonari development Block, Self-help Groups are playing an important role in enhancing the economic empowerment of women by providing self earning path. Self-help groups help them to get home based employment like poultry and piggery farming, weaving, traditional food making and so on. Besides, Self-help Groups also help women to invest their savings in different types of income generating activities. Through these income generating activities, women of Self-help Groups have found a way to earn independently and have become able to contribute a considerable amount of rupees of their income to family expenditures like purchase of family consumer goods, childrens' education, health care etc. Moreover, they can fulfill their personal needs without having to depend on others. Women contribute a lot to increase family income which not only indicates economic improvement of the family but also overall improvement of women.

After involvement in Self-help groups, women are gradually becoming familiar with bank transactions, loan disbursements, attending meetings and training programmes, buying and selling of products in market etc. These were totally unknown to them earlier.

8.4.2 Social Empowerment of Women

Economic improvement through economic activities of Self-help Groups empowers women economically and then socially. The Self-help Groups provide a platform for the poor, especially women to gain knowledge, develop communication skill, leadership attitude and confidence. The women have got opportunity of meeting and talking with outsiders through training programmes, marketing and transaction with banks. Now, they can freely and confidently talk with outsiders and also share their

opinions in meetings or training programmes. By interacting with others, women have become familiar with different information and new government programmes relating to their health and family welfare like maternity; childcare; nourishment; educating girl; registration of birth, death and marriage; family planning, birth control practices etc. They are now confident in decisions making on different grounds even outside their family. Some of women feel that after involvement in Self-help Groups they have got freedom of movement outside family without interference from family members. Therefore, it has found that participation of women in activities within and outside their family is being increased.

Women of Self-help Groups collectively perform their group activities i.e. management of group funds, choose group leaders, arrangement of group meeting. In performing group activities women of the selected Self-help Groups have been successfully doing their activities. Regarding the management of group, they choose their group leaders in a democratic manner. It has made them responsible towards their group to get success. They have become able to manage their groups through taking active role in managing group funds, participating in thrift and credit disbursement activities, participating in choosing their group leaders, taking part in training programmes. Involvement in these types of group activities helps them in well management of their family like children's education, family expenditure, time management etc. Therefore it can be undoubtedly claimed that participation of women in economic activities through Self-help groups has helped them in gaining social empowerment.

8.4.3 Problems Faced by the Women in the Path of Achieving Empowerment

It is remarkable that women of Self-help Groups have faced lots of problems and barriers in the path of achieving empowerment. Within family, still family members, basically the head of their family and husband, do not want mobility of female members outside of family boundaries. 15.86% women have told that they have no right to go outside without permission of other family members or husband.

This study has revealed that still some of the women have no freedom to save and spend their earnings. It is because, their husband snatch their income. Regarding decision making authority in family property 53.44% women completely depend upon male. It indicates that in some aspects, some of the women are still facing problems in the path of getting empowerment.

Regarding performing in group activities, in many times, women did not get adequate support from the officials and members of Block office and Panchayat. In getting loan the Panchayat members show negligence and biased attitude towards their group. One of the major problems faced by the women is lack of adequate training. They need adequate training for smooth handling their groups. On the other hand all the training programmes which were attended by the women were not suitable and sufficient for them, as because these were not related to their product enterprise. Many times the groups face problems in management of group activities due to unskilled, uneducated and non energetic members; differences in members' opinions and irregularity of members in group activities.

8.5 RECOMMENDATIONS

The researcher identifies the following recommendations for effective role of Self-help Groups in Sivasagar district.

1. **Encouragement and Guidance.** Generally it is seen that most of the Self-help groups have stopped functioning at later stage. Therefore, encouragements and more guidance through government and non-government organisations are necessary to make members more active in group activities.

2. **Supervision.** Supervision at all levels is required to remove corruption, biasness created by some of the officials.

3. **Training.** Time to time training programmes is essential. The training should be organised on the basis of their productive goods. The members of Self-help group should be well trained in maintaining their group activities.

4. **Need for More Entrepreneurial Training.** More entrepreneurial training is necessary to enhance women's entrepreneurial traits. It is more important to organise skill oriented training to introduce various economic activities.

5. **Arrangement of Periodical Meetings.** Arrangement of periodical meeting is necessary for the Self-help Groups so that members can independently share their opinions and difficulties.

6. **Proper Utilisation of Savings.** Members of Self-help Groups should be guided for proper utilisation of their savings.

7. **Awareness Programme.** Awareness programmes on benefits of Self-help Group should be organised for all so that all the poor women can find a path of income.

8. **Market Opportunity.** On the basis of demand and availability of raw materials in that area women should be trained and guided to involve themselves in different types of entrepreneurial activities.

9. **Exhibition.** Periodical exhibitions, fair at block and district level should be organised where Self-help Groups can display their products.

10. **Counseling.** Women of Assam have a lot of potentialities and proficiencies. It is necessary task of Government officials as well as agents of Non Government Organisations to counsel women to show their hidden entrepreneurial traits through which they can make a source of income by group activities.