CHAPTER V

Economic Empowerment of women

The economic empowerment of women requires transfer of skills of management and control over the economic activities to the women’s group over a period of time, to enable women to feel confident and empowered. With women slowly gaining control and being involved in the decision making of various aspects affecting them directly, and as members of the society, real empowerment will emerge and a change in women’s status will certainly take place. From the women’s empowerment perspective, it is important that the women’s economic activities are economically viable and the capacities and competencies of poor women, individually and collectively, are enhanced to organize and manage the economic activity. The real challenge is to be able to link and move beyond women’s involvement and struggle through economic activities, where they are basically involved in trying to cope with the existing market systems in a better manner, to a process of being involved in the struggle against the exploitative forces. Empowerment in the real sense would be attained when women are actively involved in the larger struggle for social change (Soni, 2001).

Once women start coming together, the next step is to enhance their capacity to work as a group and play different roles, necessary for development and maintenance of the group. It is important from the point of view of empowerment that women are not only capable of functioning as a group but also are able to effectively participate in the process of economic activity undertaken by the group of women. Capacity building of women in the area of planning, executing and monitoring all aspects of the economic activity is equally desired in
this context. This will include capacity to use legal framework to their advantage and the capacity to build as well as sustain a culture of the economic activity compatible with the realities of the women involved and to the nature of their activity. (Kilby 2006).

In order to stay empowered, women will have to be familiar with at least some of the institutional trends that had previously restricted them. Throughout the world, the process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize to take action and bring about change. The economic empowerment approach attributes women’s subordination to lack of economic power. It focuses on improving women’s control over material resources and strengthening women’s economic security. Groups are formed using two methods organizing women around savings and credit, income generation or skill training activities, or by occupation or location. These groups may work in a range of areas, including savings and credit, training and skills development, new technologies or marketing as well as provide such ancillary supports as child care, health service, literacy programmes and legal education and aid. To give poor women visibility and to enable society to come in contact with poor rural women, they must get organized into groups. Then society will perceive them; will have to listen to them. (Sahay, 1998).

5.1.0 Women and work participation

Rural development today is viewed narrowly as a strategy specifically designed to improve the economic and social life of a targeted group of people termed rural poor. This view is supported by the 1975 World Bank ‘Sector paper
on Rural Development’. As rural development is considered as an exercise or movement for bettering the quality of village life by ensuring sustainable household income and regular food security, it is therefore directed towards socio-economic and political transformation resulting in nation building. (SIRD, 2003).

5.1.1 Women work participation, Boko C.D. block

In the Boko C.D. block the work participation rate is 35.7% where as male shares 48.3% and female shares 22.7%. In the block the female work participation rate is very uneven. In some villages work participation rate is high and in some villages it is low. So in the study a comparative analysis is done to find out the female work participation rate in the villages within the block. The villages of the block are classified into 5 categories based on female work participation rate these are like Low (below15%), Lower Medium (15 to 30 %), Medium (30 to 45 %), Upper Medium (45 to 60%) and High (above 60%). In the table 5.1 it is found that in the Low, Lower Medium, Medium , Upper Medium and High category the percentage shared villages are 43%, 16%, 17%, 17% and 6% respectively. It is further noticed that nominal share of villages i.e. 5.8% shows high work participation rate as against the highest percentages of villages that is 43.5% shows lowest work participation rate. The female work participation rate is as high as 86.3% in Mokebari village and as low as 0.5% in Nambarjuli village against the block average of 25.93%. An analysis based on census of India 2001, gives a clear understanding that Schedule Tribe women are playing a dominant role in the overall rural labour force contributing 50% of it. They actively participate as agricultural cultivators constituting 46% of the total cultivators in the block. They are found to be engaged in all stages of agricultural crop production. Moreover,
female workers are engaged in household industries and other miscellaneous sectors constituting 16% and 21% respectively. (Fig: 5.1).

Table 5.1: Women work participation rate in the identified C.D. blocks

<table>
<thead>
<tr>
<th>Name of the C.D. blocks</th>
<th>Work participation rate (in percentage)</th>
<th>No of villages against the Female work participation rate (in Percentages)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Person</td>
<td>Male</td>
</tr>
<tr>
<td>Boko C.D. Block</td>
<td>35.7</td>
<td>48.3</td>
</tr>
<tr>
<td>ChandraPr C.D.Block</td>
<td>33.0</td>
<td>49.5</td>
</tr>
<tr>
<td>Hajo C.D. Block</td>
<td>30.0</td>
<td>45.8</td>
</tr>
<tr>
<td>Kamalpur C.D. Block</td>
<td>28.7</td>
<td>45.8</td>
</tr>
<tr>
<td>Sonapur C.D. Block</td>
<td>52.2</td>
<td>19.2</td>
</tr>
</tbody>
</table>

Source: Census of India, 2001, Figure in the parenthesis indicate percentages

5.1.2 Women work participation, Chandrapur C.D. block

The female work participation rate in Chandrapur C.D. block is 14.4% only. Total work participation rate and male work participation rate for the block is 33% and 49.5%. Among the villages of the block the female work participation rate is not equal. In the Chandrapur C.D. block major share of villages are found in lower class which is 58%, followed by lower medium 26.31%, Upper medium 13.2% and Medium 3%. No villages are found in the high category i.e. above 60% work participation rate. (Table: 5.1). The female cultivators, agricultural labours, household industry workers and other workers in the block is 27.8%, 14%, 11.4% and 46.8% respectively. In the block out of 38 villages work participation rate is as
high as 54.6% in Kurkuria grant and as low as 2% in Niz-Panbari No.2 village. (Fig: 5.2).

5.1.3 Women work participation, Hajo C.D. block

The male and female work participation rate is 45.8% and 13.1% respectively in Hajo C.D. block. The female work participation rate is not uniform in the villages of the block. In Hajo C.D. block 72% villages are found in the low category i.e. below 15% work participation, followed by Lower medium 14%, Medium group 5.5%, Upper medium group 7% and high category only 1%. In Hajo block female highest and lowest work participation rate is 65.8% and 0.6% in No.1 Khalihamari and Andhupara village respectively. So the female work participation rate is not satisfactory in the block. Higher participation in work implies more income and better well-being. But till now, the scope of gainful employment in favour of women is very much limited. It is not that they are not willing to work outside for remuneration, rather it is a fact that they are forced to remain within the four walls of their households for unpaid households management. Until and unless outlooks are changed both within their families and society at large, women have to bear the burden of unpaid services. (Fig: 5.3).

5.1.4 Women work participation, Kamalpur C.D. block

The female work participation rate of the Kamalpur C.D. block representing general caste population is found to be 10% which is much lower than that of the other C.D. blocks representing Schedule Tribe, Schedule Caste, Char community and Tea garden people. There is a wide variation of the female work participation rate among the villages of the block. In the Kamalpur C.D. block major share of villages 78.44% are found in low group (less than 15%) followed by lower medium (15 to 30) 15.51%, medium group (30 to 45) 5.17% and high group
In the block the highest female work participation rate is 54.3% in Kumnagar gaon where as lowest is 1.4% in Laukuri gaon (Table: 5.1), (Fig: 5.4).

5.1.5 Women work participation, Sonapur C.D. block

The male and female work participation rate is 52.2% and 19.2% respectively in the Sonapur C.D. block. The male work participation rate is comparatively higher than the district rate of 50.3%. The female work participation rate of the work is meant for representing Tea tribe community is found to be next to the Schedule Tribe dominated block followed by Schedule Caste, Char community and General caste dominated C.D. blocks as the study block. The female work participation rate shows a variation among the villages. Majority of the villages i.e. 43.6% has lowest female work participation i.e. below 15% followed by 23.6% villages in lower medium (15 to 30%) category, 15.7% in medium category (30 to 45%), 12.8% in upper medium (45 to 60 %) and 4.3% villages are lying in high category (above 60%) of female work participation in the block. Among the villages the highest female work participation rate observed at 67.7% while lowest rate sank up to 3.1%, the average female work participation rate being 23.54% of the block. (Table: 5.1), (Fig: 5.5).

5.2.0 Access to developmental programmes related to Economic empowerment of women

Economic Empowerment index has been discussed with respect to accessibility. With a view to improve the socio-economic conditions of the rural poor so that women can get ride of the closed circuit of economic deprivations, illiteracy and lack of exposure in understanding their position in the society, the
government of India introduced a number of ongoing developmental schemes. Some of which are discussed below.

5.2.1 Access to Swarnajayanti Gram Swarozgar Yajana (SGSY) and Self-Help-Group

The Swarnajayanti Gram Swarozgar Yajana (SGSY) is a novel scheme for economic empowerment of women where Self-Help-Group plays a pertinent role. (Chapter: I). The concept of Self- Help-Groups (SHGs) is a new march being implemented in Assam, under which rural people has to build their capacity by taking up self employment activities through improvement in knowledge and skill. The Self-Help-Groups is a voluntary association of people belonging to similar Socio-economic identity, caste or traditional occupations, residing in a same locality to attain same common goals for eradication of poverty of the members. 10 to 20 members as preferred size of a group, regular / fortnightly meeting for discussions, participation of one women from one family, capital formation and management of fund through bank credit as the form of loan and government subsidy with skill development, taking up economic activities for income generation, assessment exercise on group’s performance, pre-credit activities and post-credit monitoring including loan recovery.(Reddy, 2005). They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. Self-Help-Groups (SHGs) are presently promoted by governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. It has received tremendous response among rural women. They are also taking up issues relating to rural industries and modernization of agriculture.(Sabhlok, 2006).
According to Ginny Srivastava, the strong women’s group at village level is Self –Help- Groups who can change the face of the nation. (Sahay.1998). Groups as well as individuals must be empowered to bring about change in the environment, legal, health, economic, education, political and social structure. It is a two way process where change takes place by the women and for the women. (Fig: 5.6)

**Fig: 5.6 Fundamental Social Changes by and for Women Groups**

![Diagram showing changes by and for women groups](image)

Analysis of variance on access to Self- Help-Groups (SHGs) parameters shows a significant variation in between and within the social groups with F value calculated at 3.060 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to
Self-Help-Groups facility found to be positive correlation with r value stand at 0.948.

5.2.2 Access to Udisha scheme: Integrated Child Development Scheme (ICDS) Training Programme project UDISHA was launched in the year 1999 for a period of five years and later it was extended up to 31st March 2006. The main objective of the programme is to impart job refresher and orientation training to the ICDS functionaries. The training curriculum and methodology are designed for skill development of functionaries as well as to enable them to acquire knowledge of various aspects of Child Development Works. Alternatively, vocational training activities may be undertaken for adolescent girls for their economic empowerment. Besides the financial norms under the Yojana, additional requirements may be proposed to be met under out of the funds available under ICDS (UDISHA) training programme. A proposal to this effect may be sent to Training Division of the Department for getting additional funds. The satisfactory level as revealed in the present study shows that 73% of respondent in the upper medium village are satisfied with various programmes under Udisha schemes. On the other hand Hajo and Sonapur C. D. block representing char and tea garden community show a poor level of satisfaction as respondents of less than 50% expressed their dissatisfaction regarding the implementation of Udisha scheme. As reported by the respondents at the time of investigation, they are totally at dark regarding even existing of the aforesaid schemes. Under the circumstances access to various training programmes under this schemes as remained as far cry. (MHRD, 2000).

The analysis of variance for the scheme shows a significant variation in between and within the social groups with F value calculated at 3.740 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to
understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to Udisha scheme facility found to be positive correlation with r value stand at 0.940.

5.2.3 Access to Swa–Shakti Scheme: The Government of India and State Governments /Union Territories administrations implement a number of Schemes/programmes for the adolescent girls who have been trained in various vocational streams may be given preference for self employment and income generation. These adolescent girls should also be motivated to form self-help groups and covered under the Swa–Shakti Schemes. (MHRD, 2003). The satisfactory level of the scheme among the respondent is seems to be as high as 63% in the sample villages of Boko C.D. block and as low as 25% in the sample villages of Sonapur C.D. block. As reported by the respondents at the time of investigation, they are totally at dark regarding even existing of the aforesaid schemes. (Table: 5.10).

The analysis of variance for the scheme shows a significant variation in between and within the social groups with F value calculated at 4.464 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to Swa–Shakti Scheme facility found to be positive correlation with r value stand at 0.926.

5.2.4 Access to join Sale centers / Gramyashree Mela: The State government and many NGOs organized the trade fair in rural and urban centers which is a contact place between buyers and sellers. The Self-Help-Group women come forward and joined here to sale their products and getting benefited of the actual market price. But every woman sometimes doesn’t get the opportunity to join the
same. In the present study the women from the sample villages of Boko C.D. block representing schedule tribe community expressed relatively higher satisfaction the percentages being 73% followed by Kamalpur and Chandrapur with percentage share of satisfied respondent at 57% and 50%. Hajo and Sonapur C.D. block lag far behind in the satisfaction level where respondents around 10% have expressed their satisfaction in participating Gramyashree Mela. (Table: 5.10).

The analysis of variance shows a highly significant variation in between and within the social groups with F value calculated at 20.099 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to join Sale centers / Gramyashree Mela facility found to be positive correlation with r value stand at 0.779.

**5.2.5 Access to Nabow/ Baidew scheme:** The scheme is launched in 2009 by the Chief Minister of Assam for the self employment of married women and unmarried aged women. Under these schemes women are encouraged with swing machine, handlooms, yarns etc. so that they can be economically independent. (Government of Assam, 2009). As compared to the rest of the schemes already discussed, the Nabow/ Baidew scheme is found to be implemented better, as satisfied women constituted relatively larger share of respondents. Percentages rest at 63%, 53%, 43% and 35% for Kamalpur, Chandrapur, Hajo and Sonapur C.D. block respectively.

The analysis of variance for the scheme shows a significant variation in between and within the social groups with F value calculated at 3.369 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the
correlation analysis in employed. Access to Nabow/ Baidew scheme facility found to be positive correlation with r value stand at 0.899.

5.3.0 Formation of women Self Help Groups in the identified C.D. blocks

In Assam, Swarnajayanti Gram Swaarozgar Yojana has encouraged the promotion of Self- Help-Groups (SHGs) in 1998-99 by providing greater access to Institutional credit to the poor particularly rural women. The Programemes is well designed by govt. officers and many NGOs. After identifying the needy target groups by District Rural Development Agency (DRDA) & Non-Government Organizations field workers begin their work by building rapport with group members and brought them together to discuss their problems in smaller groups and identified the animators who could assist in the process of group formation playing the role of facilitator right from the initial phase.

Fig 5.7: Formation of women Self Help Groups in the identified C.D. blocks

Source: District Rural Development Agency (DRDA), Kamrup district; 2001
A year wise analysis on formation of women SHGs in the identified CD blocks from 2002-03 to 2006-07 shows an encouraging picture in Boko C.D. block which maintain a highest percentage share of women SHGs as compared to total SHGs which is found at 95.86%, 78.94%, 92.85% and 96.15% in the year 2002-03, 2003-04, 2005-06 and 2006-07 respectively. Quite interestingly in Hajo and Sonapur C.D. block there is a sharp trend of women SHGs where the percentage share were as low as 21.42% and 7.44% in 2002-03 has gone upto 95.31% and 91.26% in 2006-07. In Kamalpur C.D. block depicts a relatively inferior scene where the percentage share of women SHGs always remains below the district average. Chandrapur C.D. block shows average picture with a range between 76.59% to 84.41% in 2002-03 to 2006-07. Fig 5.7 shows the formation of women SHGs in the identified C.D. blocks.

5.3.1 Functioning of women Self- Help-Groups (SHGs) in the Sample villages

In the sample villages Self-Help-Groups are developed as male SHGs, female SHGs and joint SHGs. Present study considered only women Self-Help-Groups (SHGs) both from the sample villages of the C.D. blocks. The study reveals that both the villages of the C.D. blocks each SHG has 10 women member including 1 president and 1 secretary as group leader and all the member have to pay Rs 10/ to Rs 50/ as entry membership fee. In Boko, Chandrapur, Hajo and Sonapur C.D. blocks 100% women Self-Help-Groups hold monthly meeting once in a month. In Kamalpur C.D. block 80% women hold meeting once a month where as 20% women do the same twice a month. 10% SHGs women have below 60% attendance rate in the monthly meeting, 64% SHGs women have in between 60 to 80% and 26% SHGs women have above 80% attendance. Fine for irregular attendance is reared among the women SHGs. The president and the secretary as a
group leader successfully maintain the attendance register, group register, savings register and loan register in all women SHGs. 100% women SHGs maintain the bank passbook for which sometimes they face problem for operating it and the group leader operate the passbook where as their bank account are either in national bank or in regional bank. All the SHG group members including president and secretary take decision according to purpose wise distribution of loan within the group members and 90% women SHGs repaid loan on time. For all women SHGs the total amount of savings is collected to the group account at one time in a month. In the sample villages among the women SHGs no member is droop out from the group. (Table: 5.2 & 5.3).

The marital status of selected women Self-Help-Groups are classified as married women, unmarried women, widow and separated or divorced women. The ratio of the SHGs membership in terms of never married women are low than the widow and separate women. Field survey reveals that the relationship in terms of correlation coefficient between married women and membership in SHGs is (+1) or close to1 in all the villages. On the other hands never married women, widow and separate women are less interested for joining the SHGs where correlation between widow, separate and never married women in the villages vary from (-0.17316) to (0.004693) in the entire sample villages.

5.4.0 Access to Micro-credit by women SHGs: The scene from the identified C.D. blocks

Most of the rural women living below the poverty line are economically and socially invisible. These women have no financial independence whatsoever. They are hardly in a position to spend anything on themselves or pay much
attention to their own health needs. That is why the Government of Assam has introduced some Rural Development programmes like Credit cum Subsidy to the rural poor mainly the Self Help Groups. However, credit will be the critical component in SGSY. It envisages a greater involvement of the bank. They are involved closely in the planning and preparation of projects, identification of activity clusters, infrastructure planning as well as capacity building and choice of the SHGs, pre-credit activities and post credit monitoring including loan recovery. The process of planning, implementation and monitoring would integrate the banks and other financial institutions, the Panchayati Raj Institutions, NGOs as well as technical institutions in the district, 15% of the funds under SGSY is set apart at the national level for projects having a far reaching significance and which do also act as indicators of possible alternative strategies taken up in conduction with other departments or semi-government or international organizations. Funds under SGSY are shared by central and state government in the ratio is of 75:25. The central allocation earmarked for the states are distributed in relation to the incident of poverty in the states. However, additional parameters like absorption capacity and special requirement is also taken into consideration during the course of the years. In most cases, micro-credit programes offer a combination of services and resources to their clients in addition to credit for self-employment. This often includes savings facilities, training, networking and peer support. SHGs take loans from banks / voluntary agencies / Self Help promoting institutions to meet the needs of the framework. The SHGs itself with the help of NGOs makes assessment of individual credit needs of its members and submits to the bank for sanction of collective loans in its name. The NGO helps the SHG in procuring raw materials and also marketing of the produce. The entire loan amount disburse to the SHG is
refinanced by National Bank for Rural Development (NABARD) to the financing bank. Emphasis therefore is shifted from the rapid disbursement of subsidized loans to target population, towards the building of local sustainable institutions to serve the poor. (SIRD, 2000).

The loan amount would be equal to the total project cost including the amount of subsidy admissible to the group. Interest rates for the SGSY loans are notified by RBI / NABARD from time to time. There is no need of mortgage and collateral’s in case of credit provided to SHGs. The group itself acts as guarantor through its peer pressure. All loans are treated as medium term loan with minimum repayment period of 5 years. Loan installments are fixed as per the unit cost fixed by National Bank for Rural Development (NABARD). Number of installment is fixed in accordance with the principal amount interest liability and the repayment period. Financial assistance under rural development programmes are provided to the families living below the poverty line. Micro-credit programmes extend small loans to poor people for self-employment projects that generate income allowing them to care for themselves and their families. Apart from the subsidy, there is also provision for providing revolving fund to the SHGs to support the income generating activities taken up of their own at the initial stage. Accordingly, SGSY envisages a greater involvement of the banks. There is no monitory limit on subsidy for irrigation projects. Subsidy will be back ended. (SIRD, 2000).

It is clearly depicted (Table 5.4) that the credit disburse to women SHGs seems to have no relation with that of the number of SHGs formed in the CD blocks. Moreover, it has no link with year wise distribution. The credit disbursement seems to be very random. In the year 2002-03 Hajo CD block received credit disbursement as high as Rs 25.2 lakh but it falls to a very low
amount in the subsequent years. The share of credit to the women SHGs occupies a high percentage of total disbursement of total SHGs in the year 2006-07 with 92.5%, 100%, 100%, 81.9% in Boko, Chandrapur, Hajo and Kamalpur block respectively. In 2005-06 no credit was disburse to the Chandrapur and Boko CD block. Other than 2006-07 year women SHGs fail to receive respectable share of credit against the total disbursement. In the year 2004-05 credit disburse to women SHGs is 53.09% in Boko block followed by 25.3% in Kamalpur CD block.

5.4.1 Access to credit by the women SHGs: The scene from the sample villages

In the present study data have been collected from those women Self-Help-Groups who received government loan during the period of 2002-03 to 2006-07. Those women Self-Help-Groups received the revolving fund (R.F) at a fixed amount of Rs. 10000 which is not refundable. In the lower medium village of Boko C.D. block out of five women Self-Help-Groups, two women Self-Help-Groups received Rs 50000 and their average loan repayment rate is 88%. Two women Self-Help-Groups received Rs. 10000 as revolving fund and one group did not avail any loan. In the upper medium village of the block out of five women Self-Help-Groups three SHGs received loan of Rs 100000, Rs. 75000, Rs 50000 and average loan repayment rate is 81%. The other two women Self-Help-Groups received Rs. 10000 as revolving fund. In Chandrapur C.D. block, in the lower medium village, two women Self-Help-Groups received Rs. 100000 and Rs 50000 and average loan repayment rate is 70%, one SHGs receives of Rs. 10000 as revolving fund and other two SHGs don’t received any government loan. In the upper medium village of the block one woman Self-Help-Groups received Rs. 10000, two received of Rs 50000 and their average loan repayment rate is 75%, one SHGs received of Rs. 10000 as revolving fund. In Hajo C.D. block in lower
medium village, only three SHGs are disbursed credit out of which one group received as revolving fund of Rs 10000, others two got Rs 25000 and Rs 100000. The recovery rate of loan is 80% and repayment process is going on at the time of interview. In the other village, all the 5 SHGs received Govt. loan from Rs 10000 to Rs. 75000 and repayment rate is 77%. (Table: 5.5). In Kamalpur C.D. block in the lower medium village, three women SHGs received loan Rs 100000 to Rs. 25000 and repayment rate is 77%, other two got Rs. 10000 as revolving fund. In the other village loan process is almost same. In both the lower medium and upper medium village of Sonapur C.D. block, woman Self-Help-Group received of Rs. 50000 and repayment rate is 76% and 78%. The other group received of Rs. 10000 as revolving fund in each village. From the above analysis it is found that disbursement of loan to the woman Self-Help-Groups is not uniform. The loan repayment rate is found to be best in the sample villages of Boko C.D. block. Rest of the study area maintains similar rate of repayment. As revealed in the analysis, with better socio-economic status of women in a village the functioning of women SHGs is better and hence the rate of repayment of loan is also more. (Appendix-IV).

The analysis of variance for the facility shows an insignificant variation in between and within the social groups with F value calculated at 0.191 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to loan repayment rate facility found to be positive correlation with r value stand at 0.819.

In sum, the access to loan by women SHGs in the sample villages shows high variation as evident by Coefficient of Variation (C.V.) which are found at
67.56 to 94.28 across the villages. The most inconsistency level is observed in the villages of Sonapur C.D. block. Likewise high variation is observed regarding subsidy disbursed to women SHGs and loan returned by women SHGs in the sample villages in terms of Coefficient of Variance among the sample Self-Help-Groups.

The analysis of variance shows a significant variation for access to credit facility in between and within the social groups with F value calculated at 3.358 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to credit facility found to be positive correlation with r value stand at 0.865.

5.4.2 Access to internal credit by the individual women members of the SHGs

Besides the Government loan the SHGs women members generated fund out of their monthly savings which is distributed as internal loan among the members at a very low rate of interest i.e. only 3%. These internal loans are meant for meeting the family requirement with regards to Education, Family Treatment, Social Ceremony, Food and Economic work. The internal loan with respect to number of beneficiaries which rest at 20 women in Boko C.D. block seems to be the highest as compared the rest of the villages reflects a better cooperation and mutual understanding among the women members of SHGs in a tribal society. (Table: 5.6). However, with regard to the loan amount received by the women member is highest in the upper medium village of Kamalpur C.D. block with Rs 3471 followed by the upper medium village of Sonapur C.D. block with Rs. 2360. Purpose wise distribution of average internal loan shows that highest amount is meant for taking up economic activities with an average loan of Rs 12150 followed
by an average loan amount of Rs. 11630, Rs. 6930, Rs. 6720 and Rs. 6690 for education, medical treatment, food and social ceremony respectively. Study reveals that a major share of SHGs members i.e. 60% of the lower medium villages takes loan for treatment, social ceremony and food where as in the upper medium village 80% SHGs members take loan for education, treatment, social ceremony and economic activity. With better socioeconomic status a village uses its internal loan for development purpose rather than for survival.

Table 5.6: Purpose wise distribution of Internal Loan within the women SHGs members in the Sample villages

<table>
<thead>
<tr>
<th>Name of the C.D. Blocks</th>
<th>Group of the villages</th>
<th>Purpose of Internal Loan (Mean)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Education</td>
</tr>
<tr>
<td>Boko C.D. block</td>
<td>L.M.V</td>
<td>3000</td>
</tr>
<tr>
<td></td>
<td>N=4</td>
<td>N=4</td>
</tr>
<tr>
<td></td>
<td>U.M.V</td>
<td>4000</td>
</tr>
<tr>
<td></td>
<td>N=4</td>
<td>N=2</td>
</tr>
<tr>
<td>Chandra Pur C.D. block</td>
<td>L.M.V</td>
<td>3300</td>
</tr>
<tr>
<td></td>
<td>N=2</td>
<td>N=2</td>
</tr>
<tr>
<td></td>
<td>U.M.V</td>
<td>3000</td>
</tr>
<tr>
<td></td>
<td>N=4</td>
<td>N=1</td>
</tr>
<tr>
<td>Hajo C.D. block</td>
<td>L.M.V</td>
<td>3500</td>
</tr>
<tr>
<td></td>
<td>N=3</td>
<td>N=4</td>
</tr>
<tr>
<td></td>
<td>U.M.V</td>
<td>3300</td>
</tr>
<tr>
<td></td>
<td>N=4</td>
<td>N=4</td>
</tr>
<tr>
<td>Kamalpur C.D. block</td>
<td>L.M.V</td>
<td>4000</td>
</tr>
<tr>
<td></td>
<td>N=5</td>
<td>N=2</td>
</tr>
<tr>
<td></td>
<td>U.M.V</td>
<td>4400</td>
</tr>
<tr>
<td></td>
<td>N=4</td>
<td>N=2</td>
</tr>
<tr>
<td>Sonapur C.D. block</td>
<td>L.M.V</td>
<td>2000</td>
</tr>
<tr>
<td></td>
<td>N=2</td>
<td>N=2</td>
</tr>
<tr>
<td></td>
<td>U.M.V</td>
<td>1200</td>
</tr>
<tr>
<td></td>
<td>N=2</td>
<td>N=2</td>
</tr>
</tbody>
</table>

Source: Field Survey, L.M.V & U.M.V = Lower and upper medium village, N= Number of women Self-Help-Groups
5.5 Access to subsidy by the women SHGs, The scene from the identified C.D. blocks

The Ministry of Rural Development (MORD) adopted a multi faceted strategy to deal a variety of problems faced by different section of the rural people, though the major thrust remained on the poverty alleviation. Subsidy admissible to the individual beneficiary is uniform at 30% of project cost subject to a ceiling limit of Rs 7500/- and 50% for Schedule Tribe / Schedule Caste subject to a ceiling limit of Rs 10,000/- whichever is less. There are two ways in which SHGs can receive the assistance: i) Loan-cum-subsidy to the members of the group and ii) Loan-cum- subsidy for groups. (SIRD, 2000). Subsidy disbursed to women SHGs is very low during the period of 2002-03 in the identified C.D. blocks. In the year percentage of subsidy disbursed to women SHGs is high in Sonapur C.D. block with 48.59% followed by Boko, Hajo, Kamalpur and Chandrapur C D Block with 45.72%, 41.86%, 24% and 19.8% respectively. For the year 2003-04 Chandrapur and Hajo C.D. block did not receive subsidy assistance whereas relatively more subsidy was assisted to Boko C.D. block followed by Sonapur and Hajo C.D. blocks against the district average of 51.87%. In the year 2004-05, high amount of subsidy was disbursed to women SHGs i.e. 60% in Boko C.D. block followed by Chandrapur with 57.48%, Kamalpur with 50.6% and Sonapur with 42.13%. For the year 2005-06 both Hajo and Kamalpur C.D. block received more than 50% subsidy where as Boko and Chandrapur C.D. block did not received any fund as subsidy. In the year 2006-07 out of the five C.D. blocks, in the four block women SHGs received more than 80% subsidy where as Chandrapur and Hajo got 100% followed by Boko and Kamalpur C.D. block but Sonapur C.D. block has received only 47.18% subsidy. (Table: 5.4).
5.5.1 Access to subsidy, the scene from the sample villages

The women self-help-groups are provided loan as well as subsidy by the state government. The loan amount would be equal to the total project cost including the amount of subsidy admissible to the group. The amount of subsidy was 25% which is not refundable and rate of interest was 10% during the period for all the women Self-Help-Groups. In terms of subsidy as high as 60% respondents are satisfied in the upper medium village of Boko C.D. block followed by the lower medium village of Boko, and the sample villages of Kamalpur C.D. block with 55% and 46% respondents respectively. The satisfactory level of subsidy is less than 50% respondents in the sample villages of other C.D. blocks. (Table: 5.10)

The analysis of variance for subsidy facility shows a significant variation in between and within the social groups with F value calculated at 3.190 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to subsidy facility found to be positive correlation with r value stand at 0.798.

5.6 Economic Activity adopted by women SHGs in the identified C.D. blocks

Under Swaranajayanti Gram Swarojgar Yajana every women SHG in a block has to adopt at least four or five types of economic activities with locally available resources. The SHGs may take up any activity either from primary, secondary or tertiary sectors. The primary activity includes irrigation, Livestock whereas Secondary activities are Village Industries, Handicraft, Handloom etc.
There is no bar for selection of schemes for a particular group and the group members can adopt any income generating activity that is suitable to them. Certain block can adopt a maximum of five different schemes for their locality. The socio-economic background and marketing of the products of the group-members is taken into consideration for the purpose while selection of a particular scheme as income generating activities.(SIDR, 2003).

In the year 2002-03 women SHGs in Boko C.D. Block adopted 51.28% handloom activities in the secondary sector followed by others activities, Livestock and Irrigation under primary sector with 26.07%, 21.36% and 4.29% respectively. No activities are found in tertiary sector in the year. In Chandrapur C.D. block livestock, others and Handlooms are adopted by 50%, 25% and 25% respectively. In Hajo C.D. block 38.56% of village industries and 41.13% of handloom activities are seen under the primary sectors in the initial year of 2002-03. In Kamalpur C.D. block the women groups practiced only handloom activity which is 100%. In the Sonapur C.D. block handloom activity is 55.13% but under primary and tertiary sectors the picture is not satisfactory. For the year 2003-04 dominant activities adopted by the women groups are livestock (53.6%) and handloom (29.12%) in Boko C.D. Block. In Chandrapur C.D. block livestock is found as the lone activity. In Hajo also, prominent activities are handloom (46.91%), livestock (29.62%) and others activity under primary sector. In Kamalpur C.D. block handloom (53.19%) and irrigation (46.8%) are the only activities taken up by the women groups. In Sonapur block, livestock (84.505%) and irrigation (15.49%) are the two major activities. In the year 2004-05 in Boko C.D. block the women groups are taking activities like handloom (46.23%) and livestock (43.96%). Tertiary activity is found both in Boko (3.01%) and Hajo C.D. blocks (3.31%). In Chandrapur C.D.
block livestock (100%) is the only activity adopted in the year. Besides Tertiary activity another activities are handloom (72.79%) and livestock (15.54%). The same activity pattern is seen in the year 2004-05 with an increasing percentage share of 75% for handloom and 25% for livestock in Hajo C.D. block. In Kamalpur C.D. block, handloom and livestock cover 53.76% and 44.44% respectively. In Sonapur C.D. block livestock (83.33%) and handloom (16.66%) are found as the major activities. In other two blocks no any activities are found. For the session 2006-07, primary sector mainly i.e. livestock rearing activity is found in all the C.D. block and the percentage are 38.63%, 75%, 25%, 36.36% and 94.28% in Boko, Chandrapur, Hajo, Kamalpur and Sonapur C.D. block respectively. Handloom is another activity adopted by the women SHGs in the blocks and amount are 38.63%, 25%, 75% and 45.4% in Boko, Chandrapur, Hajo and Kamalpur C.D. blocks respectively. In the same year tertiary activity (4.54%) is also found in Boko C.D. block. (Table: 5.7). This increasing rate of handloom activity emerged as a dominant one occupying 100%. From the table it is found that no activities either from village industries or from irrigation etc. have been adopted by the women SHGs in Hajo, Boko and Kamalpur C.D. block. There is scope for developing the output of handloom as prime secondary activity as the input for tertiary activities. Livestock is found to be dominant activity sharing an increasing an increasing rate from 2003 to 2007 in Chandrapur and Sonapur C.D. block representing schedule caste and tea garden community. The livestock being a primary sector may give rise to input for secondary sector provided a holistic approach can taken up. The tertiary activity i.e. village industries is found to be negligible almost in all the C.D. blocks.
5.6.1 Economic activity adopted by the women SHGs in the sample villages

In the sample villages, the women SHGs member adopted 3 to 4 different types of economic activities and they are more active and organized. Study reveals that some of activities are already adopted by the women before they joined the SHGs. But after joining the SHGs, these are modified and the women members invest more capital which they received as government credit–cum-subsidy. Before joining SHGs the women considered these activities as traditional as well as household work like weaving, milk production and poultry activity. Now the women members have taken up the activities in a more organized way which led to better production and marketing. Their production are exhibited in Gramyashree Mela which help them attracting buyers for their products, thereby they could avoid exploitation from the middlemen.

In the lower medium and upper medium villages of Boko C.D. block two SHGs women members adopted weaving activity in each village. The tribal women are excellent in weaving. The articles of clothing for the family are generally produced in their own handlooms. Both the villages piggery is common activity adopted by the single women SHGs. One activity seems to be prominent in the lower medium village of Boko C.D. block which is related to leased of land. Here the SHGs take the land in leased from land owners. They invest the land for production of crops. In most cases cultivation in the leased land is done through landless farmers. So both the farmer and the SHGs are benefited out of this activity. In the upper medium village Muga silk production activity is adopted by women SHGs for which they got more benefit within a very short period of time. The tribal women also manage animal husbandry in the family. They prepare Jumaijaw (wine, called Apang) and Emao (medicine for preparing wine) for family
consumption and for use in various social and family rituals and for sale. Thus also they contribute to the family financially. In the lower medium village of Chandrapur C.D. block three women SHGs adopted weaving, dry fish and poultry activities and from dry fish activity they save more money. In the upper medium village three women SHGs adopted dry fish, duckery and milk production activities for which they get more income from milk production as compared to other work. In the block dry fish activity is dominant both for the villages. In the lower medium village goatery and poultry is adopted by two numbers of women SHGs and in the other village floriculture is also adopted besides the earlier said activities in Hajo C.D. block. In the lower medium village weaving is adopted by two numbers of women SHGs and one group adopted milk production activity of the Kamalpur C.D. block. In the upper medium village poultry and fishery are adopted by two numbers of women SHGs and other two SHGs adopted weaving as main activities. In the lower and upper medium village of Sonapur C.D. block piggery is only dominant activity adopted by single women SHGs in each village.

These sample villages seems to be successful in adopting economic activities with respect to investment, expenditure, income and savings. Table 5.8 help us finding out a point to ponder that with better socio-economic status of women in a village number of economic activities adopted by women SHGs increases followed by their better investment and more profit i.e. income. It is further seen that these village have more savings culture which invariably will effects the process of empowering women in the field of economy in a positive way.

Variation in the status of investment, expenditure, income and savings has been calculated with the help of Coefficient of Variation (C.V) based on the Mean and Standard deviation. In case of investment the coefficient of variation
seems to be as high as 120 in the lower medium village of Boko C.D. block and it is as low as 34 in the upper medium village of Hajo C.D. block. For expenditure the coefficient of variation is as high as 70.71 in the upper medium village of Sonapur C.D. block and as low as 18 in the upper medium village of Hajo C.D. block. For income the coefficient of variation seems as high as 109 in lower medium village of Boko and as low as 28 in the upper medium village of Hajo C.D. block. The picture is almost same for savings also. The coefficient of variation seems to be low consistence in the sample villages of Boko C. D. block and high consistence in the upper medium village of Hajo (27.77) and lower medium village (38.82) of Chandrapur C.D. block. (Table: 5.8). An inference can be drawn that although the schedule tribe dominated SHGs show activeness in terms of adoption of economic activities, access to loan, subsidy repayment and balance and even in the status of investment, expenditure, income and savings but they are challenge by high variation in status among the sample SHGs with high Coefficient of Variance (C.V.). (Table: 5.8). In other terms, there exist both strong and weak SHGs which demands further indepth analysis to address the underlying problems. Contrary to this the SHGs of char community although display a poor status in performance but they seem to be highly consistent with low Coefficient of Variation (C.V) depicting the SHGs at uniform level.

The analysis of variance for economic activity adopted by the women SHGs shows a high significant variation in between and within the social groups with F value calculated at 6.233 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to
adopting economic activity found to be positive correlation with r value stand at 0.925.

5.7 Access to training by women SHGs in the identified C.D. blocks

The government of Assam has instructed the District Rural Development Agencies (DRDA) to provide different training programmes to the rural women based on the nature of economic activity. This thrust is possible only through an organized group of women like the SHGs. The women SHGs are also arranged based on the character of the activity adopted by the group. The number of members in each training group should not be less than five people. Besides the government of Assam, the State Institute of Rural Development (SIRD), and many NGOs also arranged the training programmes for the upgradation of skill of rural women. Many other departments, social workers and voluntary agencies have taken up development of women as their primary focus. Voluntary agencies provide formal training through which women entrepreneurs acquire skills for managing the small scale enterprises such as garment making, toy making, fruit processing, handicrafts etc. (SIRD, 2000). Considering access to training by women SHGs as an index of women empowerment, following analysis is drawn at block level and village level.

From the year 2002-03 to 2006-07, training imparted to women SHGs in the study blocks are quite satisfactory. In the year 2002-03 highest women members are imparted training in Boko C.D. block with 95.2% followed by Sonapur, Hajo and Chandrapur with more than 50% beneficiaries in each block. In Kamalpur C.D. block only 5% women have received training. These percentage shares of trained women are relatively less as compared to the district average of
77.75%. In the year 2003-04 the district situation remains almost all the same with a little decline an average training with 75.33%. However, the C.D. blocks namely Boko, Sonapur and Chandrapur shared well with 100%, 72.94% and 64.95% women beneficiaries in the training programmes respectively. No training was given to Hajo and Kamalpur C.D. blocks in the same year. Following year 2004-05 high training is imparted in Kamalpur C.D. block with 76.78% followed by Boko, Hajo and Chandrapur C.D. blocks with 83.5%, 71.42% and 57.69% respectively against the district average of 68.54%. In the year 2005-06 as high as 100% women are given training in Hajo C.D. block followed by Boko (85.5%), Chandrapur (84.68%) and Sonapur C.D. block (78.43%) where all blocks covered more than 50% training programmes by the women SHGs and district average is 81.27%. Kamalpur C.D. block, this year also has not received any training. The year 2006-07 shows an improved situation with a district average of 84.36%. This situation is true to all the C.D. blocks as the percentage share of women receiving training rest at 75% to 90% irrespective of the reference C.D. blocks. It is revealed that there is an increasing trend in training imparted to women SHGs at district level during the period from 2002 to 2007. However, with respect to distribution of training in the C.D. blocks no such trend is observed. Nor there is any sequence or regularity in imparting training programmes in the C.D. blocks. (Fig: 5.8)
5.7.1 Access to training by women SHGs in the sample villages

While discussing the training scenario at the sample villages across the C.D. blocks, it is found that women members receiving training programmes in terms of numerical strength are found almost similar. For example in Boko C.D. block women receiving training programmes varies from 56% to 60%. It implies that, even through socio-economic status of a village differs; percentage share of women beneficiaries does not differ much. Training programmes virtually means the theoretical knowledge and practical skills. It is considered that the women receiving training are enriched with the theoretical knowledge base. That is why women’s responses have been gathered as to whether they learned practical skill. This response shows that a considerable percentage of trainees have not gained any practical knowledge. Worst situation is revealed in tea garden community dominated villages of Sonapur C.D. block and Char community dominated villages of Hajo C.D. block where trainees without receiving practical skill comprises of 83% in Sonapur C.D. block and 75% to 73% in the sample villages of Hajo C.D.
block. According to the observations of the respondents the field experts are reluctant to visit these villages may be due to in accessibility. Practical knowledge has been imparted to 50% of women trainees in the Boko C.D. block, followed by 46% in Kamalpur C.D. block and 42% in Chandrapur C.D. block. These training programmes imparted knowledge of modern agricultural techniques, characteristics of different soil and crops, disease affecting the plants, means through which such disease can be avoided and knowledge about animals, birds, modern practices in poultry and dairy farming, piciculture etc. A conclusion can be drawn that more the access to loan (Table 5.5) and adoption of economic activities (Table 5.9) more will be the access to practical training also. With regard to the perception of trainees on the satisfaction level on training programmes 23 % to 50% women seem to be fully satisfied with the training programmes followed by 29% to 45% women with partial satisfaction. A section of trainees are not satisfied from the training programmes, percentages varies from 17% to 40%. The situation demands further micro level study in this line. The correlation coefficient between trainer SHGs women and income from economic activities in the villages are from (+0.407) to (+0.685) in the entire sample villages respectively.
Table 5.9: Access to training by the women SHGs members in the sampled villages.

<table>
<thead>
<tr>
<th>Name of the C.D. blocks</th>
<th>Group of the Villages</th>
<th>Number of Women Received training</th>
<th>Number of Women yet to takes training</th>
<th>Perception of the trainee</th>
<th>Whether receiving Practical Skill</th>
<th>Whether satisfied with training programme</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Whether</td>
<td>Not atoll</td>
<td>partially</td>
</tr>
<tr>
<td>Boko C.D. block</td>
<td>LMV</td>
<td>28 (56%)</td>
<td>22 (44%)</td>
<td>10 (35.71%)</td>
<td>8 (28%)</td>
<td>10 (35%)</td>
</tr>
<tr>
<td></td>
<td>UMV</td>
<td>30 (60%)</td>
<td>20 (40%)</td>
<td>14 (46.6%)</td>
<td>5 (17%)</td>
<td>10 (33%)</td>
</tr>
<tr>
<td>Chandrapur C.D. block</td>
<td>LMV</td>
<td>25 (50%)</td>
<td>25 (50%)</td>
<td>10 (40%)</td>
<td>10 (40%)</td>
<td>10 (40%)</td>
</tr>
<tr>
<td></td>
<td>UMV</td>
<td>28 (56%)</td>
<td>22 (44%)</td>
<td>12 (42.85%)</td>
<td>10 (37%)</td>
<td>10 (37%)</td>
</tr>
<tr>
<td>Hajo C.D. block</td>
<td>LMV</td>
<td>20 (40%)</td>
<td>30 (60%)</td>
<td>11 (44%)</td>
<td>8 (40%)</td>
<td>7 (35%)</td>
</tr>
<tr>
<td></td>
<td>UMV</td>
<td>22 (44%)</td>
<td>28 (56%)</td>
<td>13 (46.42%)</td>
<td>7 (32%)</td>
<td>10 (45%)</td>
</tr>
<tr>
<td>Kamalpur C.D. block</td>
<td>LMV</td>
<td>26 (52%)</td>
<td>24 (48%)</td>
<td>14 (54%)</td>
<td>9 (35%)</td>
<td>9 (35%)</td>
</tr>
<tr>
<td></td>
<td>UMV</td>
<td>28 (56%)</td>
<td>22 (42%)</td>
<td>13 (46%)</td>
<td>8 (29%)</td>
<td>8 (29%)</td>
</tr>
<tr>
<td>Sonapur C.D. block</td>
<td>LMV</td>
<td>6 (30%)</td>
<td>14 (70%)</td>
<td>3 (50%)</td>
<td>2 (33%)</td>
<td>2 (33%)</td>
</tr>
<tr>
<td></td>
<td>UMV</td>
<td>6 (30%)</td>
<td>14 (70%)</td>
<td>3 (50%)</td>
<td>2 (33%)</td>
<td>2 (33%)</td>
</tr>
</tbody>
</table>

Source: Field Survey. Figure in the parenthesis indicates percentages,

Regarding access to training facility, the analysis of variance shows an insignificant variation in between and within the social groups with F value calculated at 2.058 against the table value of 2.6161 at 95% level of significance. (Table: 5.13). Again to understand the impact of this parameter on women empowerment index i.e. Y the correlation analysis in employed. Access to training facility found to be positive correlation with r value stand at 0.939.
5.8 Impact of Self-Help-Groups in the empowerment as perceived by women respondents

This analysis pertains to the understanding of the impact of Self-Help-Group in empowering rural women with respect to gain of financial improvement, political focusing, self confidence, knowledge base, social respect and decision making capacity. The qualitative response are quantified following a weighted score method, where positive response is scored with 2. These scores are multiplied by number of women respondent and thereby the total score for a village is found out. These score is termed as actual score for the village. In an ideal situation every respondent who is a member of the Self-Help-Group is supposed to be benefited or empowered from the Self-Help-Groups functioning. The actual score is therefore multiplied by the total number of women which is termed as expected score. As equal sample i.e. 50 have been collected irrespective of villages except the Sonapur C.D. block, the expected scores have been calculated at 100 for all. The actual scores are found to be much below the expected score in all the villages along all the components. In no situation, the actual score exceeds 80 against the expected score of 100. The actual score is as low as 24 in the component of gain of political focusing in the lower medium village of Hajo C.D. block. It gives us a clear understanding that the impact of Self-Help-Group in empowering rural women is far below than that of an ideal situation. However, the role of Self-Help-Groups can not be overlooked as women are gaining financial improvement, political focusing, gaining self confidence, gaining knowledge base, gaining social respect and improving decision making capacity to some extent as evident from the actual scores 438, 280, 360, 357, 358 and 428 respectively. The women members gain self confidence after joining the
Self-Help-Group with a score of 54 and 48 in the sample villages of Boko and Kamalpur C.D. block and low level of scores i.e. 10 is found in both the sample villages of Sonapur C.D. block. The women member feel that they gain knowledge and social respect from the Self-Help-Group organization and the weighted score level is found to be as high as 54 and 56 respectively in the sample villages of Boko C.D. block followed by the sample villages of Kamalpur, Chandrapur, Hajo and Sonapur C.D. block. The women member seems to be more benefited in case of decision making capacity from the Self-Help-Group organization where the women members of the upper medium village of Boko C.D. block gain as high as 80 score as compared to the other villages and as low as 9 score in the sample villages of Sonapur C.D. block. Village wise actual weighted scores seems to be as high as 354 in the upper medium village of Boko C.D. block followed by the lower medium village of the same block, upper medium and lower medium villages of Kamalpur C.D. block, both the villages of Chandrapur C.D. block, upper medium and lower medium villages of Hajo C.D. block with 354, 321, 300, 226, 202, 198, and 182 respectively against the expected score of 600. (Table: 5.11).

In sum Self-Help-Group has been playing a positive role in empowering rural women, the most in the Boko C.D. block representing schedule tribe population. It may be the result of successful functioning of Self-Help-Groups in terms of distribution and repayment of internal loan etc. reflecting good cooperation and coordination among the group members. This positive outcome has another positive input towards gain of financial improvement, gain of political focusing, gain self confidence, gain knowledge base, gain social respect and improving decision making capacity. This block is followed by Kamalpur, Chandrapur and Hajo C.D. block. The existence of Self-Help-Groups remains as a
question in respect of the sample villages of Sonapur C.D. block representing for tea garden community. The tea garden community has yet to function actively in the Self-Help-Groups. Even if these exist to sum extent the impact of which are found at a very poor level with a total score of 51 and 56 against the expected score of 120.

5.9 Inter variable relationship of Economic Empowerment

An analysis is made to observe the relationship among the independent variables. The result is displayed in the form of Correlation Matrix which represent an overall scenario for all the sample villages of the study area. With regard to the variable (EcX1) access to Self-Help-Group which in fact a government incentive for empowerment of rural women in the field of economic is showing a strong positive correlation with (EcX13) access to time for economic work, (EcX14) access to join social ceremony, (EcX15) access to family encouragement, (EcX16) gain social respect, (EcX17) gain political focusing, (EcX18) gain self confidence and (EcX19) gain knowledge. Another variable (EcX6) i.e. access to adopting economic activity is highly related with (EcX4) access to training facilities of the women. (X18) Gain self confidence is positively related with (EcX1) access to Self-Help-Group, (EcX4) access to training facilities, (EcX6) access to adopting economic activity, (EcX8) access to Udisha scheme, (EcX14) access to join social ceremony, (EcX16) gain social respect and (EcX17) gain political focusing. (Table: 5.12)

To find out the inter relationship among the variables across the 3 sections of women empowerment viz. economic, education and health multiple correlation method have been adopted. The variable viz.(EcX1) access to Self Help Groups is
found to be highly related with (EdX8) i.e. completion of primary education. Likewise high positive correlation is observed between the variable of (EcX1) access to Self Help Groups with (HLTX1) access to safe drinking water facility which signifies a healthy stress free home environment followed by (HLTX10) children less than 3 implying less burden in childcare. (Appendix VI).

5.9.1 Variation in decision making index for economic empowerment of women

In order to analyze the variation in the economic empowerment of women, the Analysis of Variance (ANOVA) has been employed. Out of 19 variables 16 are found to varied significantly. These are (EcX1) access to Self-Help-Group, (EcX2) access to Loan facilities, (EcX3) access to Subsidy, (EcX6) access to adopting economic activity, (EcX7) access to Na-bow/ Baidew scheme, (EcX8) access to Udisha scheme, (EcX9) access to Swa-shakti, (EcX10) access to join Gramyashree Mela / Sale centre, (EcX11) Access to medical facilities, (EcX12) completion of Primary Education, (EcX14) access to join social ceremony, (EcX15) access to family encouragement, (EcX16) gain social respect, (EcX17) gain political focusing, (EcX18) gain self confidence, (EcX19) Gain knowledge. Rest of the variables shows an insignificant variation. These are (EcX4) access to training facilities, (EcX5) access to loan repayment rate, (EcX13) access to time for economic work. (Table: 5.13)