

Women Empowerment through Self Help Groups: An Empirical Study of Women Shgs in Nagaon District of Assam

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Abstract – From last three decades of 20th century, women empowerment has become one of the important issues in development discourse. But, due to lack of voice, power and social barriers women are often unable to take advantage of opportunities to exercise their individual rights. Therefore, they need assets and capabilities to increase their wellbeing and security, as well as their self-confidence. In this context, interventionist policies of states and intermediate civil society groups plays transformative role in supporting people's capabilities for their development. Since 1970s, the idea and practice of self help has developed world wide as a major social phenomenon for women empowerment. The SHG approach is basically a community development approach wherein the very poor members of a community are organized with a common objective for their socio-economic development and also for overall community development. So, the study has been designed empirically to focus on how Self Help Groups (SHGs) contribute in empowerment by providing entrepreneurship. Multi stage purposive random sampling technique has been used for selecting the study area and its sample. It reveals that SHGs leads to personal empowerment in terms of creating awareness in social issues but failed to transform into entrepreneurial or skill oriented income generation and mobilizing member in participating community issues for socio-economic empowerment.

Key Words: Women Empowerment and Self Help Groups.

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INTRODUCTION

Women empowerment has become one of the important issues in development discourse especially in developing countries, where they appear as the largest of the poor, marginalized and vulnerable group. Women comprise half of the population and if that half of the population is neglected, how can the nation's development be achieved? All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in the developmental process. Though the international awareness on gender issues is increasing, in reality many countries have failed to eliminate the increasing gender gap. In most of the developing and under developing countries, gender inequality is a major obstacle meeting the target of Millennium Development Goals. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities.

Since 1970s, with the emergence of feminist movement group approach has developed world wide as a major social phenomenon for poverty alleviation and women empowerment. It has been widely acknowledged in the development literature

that SHGs is one of the means to empower women by providing easy access to credits. Accessibility of women to credit will enable them to participate in income generating activities by establishing microenterprises which will provide additional income to the household. The ability to generate own income will perhaps help them to have more power and choices related to household decision making with regards to household's consumption, education and health, and they would be able to take part in other socio-economic activities.

Theoretical Framework

In development discourse, gender equality and empowerment of women is accepted universally as an important aspect. The "welfare approach" led by western model has brought negative impact towards the development of developing and under developed countries. In this perspective, the libertarian concept developed by John Rawls is significant. His theory has great significance in the perspective of empowerment for establishing social justice. The concept of empowerment is related with those who are powerless and need interventionist policies to give them power. Rawls developed the theory of justice which is to be

understood by means of fairness and demands that society should distribute goods according to merit and needs (Rawls, 1971). His distributive theory of justice is based on two principles i.e. the principle of equality and principle of inequality. Principle of inequality is important for bringing gender equality which is the prime aim of this study for strengthening grass-roots democracy and bringing in the participation of the deprived sections of the society.

Concept of Empowerment

To conceptualize the process of empowerment through SHGs, the study highlighted the theoretical understanding of empowerment related to power. The word 'empowerment' means giving power and power means having the capacity and the means to direct one's life towards the desired goals. The term "power" is the root of "empowerment". Power can be understood in different ways: power over, power to, power with, power within (Oxaal & Baden, 1997). Michel Foucault (1976) refers power as knowledge and derived from below. It requires micro political channels to disseminate throughout the social body (Banu Z., 2001, p17). It relates to how individuals can recognize by analyzing their experience, how power operates in their lives and gain the confidence to act, influence and change. It focuses participation into decision-making and challenges oppression and inequality with a bottom-up process. It's aimed at decentralizing authority and getting the participation of the deprived section in the decision making process.

Amartya Sen's (1999) approach on 'Development as Freedom' has been a starting point for many recent definitions of empowerment. According to him the goal of development is to increase choices. Kabeer (1999) uses this approach in her definition of empowerment as the movement from an inability to an ability to make choices. Narayan (2002, 2005), Alsop and Heinsohn (2005), Petesh, Smulovitz and Walton (2005), and Ruth Alsop, Bertelsen and Holland (2006) have come together with common conceptual frameworks for understanding empowerment and viewed empowerment broadly as increasing poor people's freedom of choice and action to shape their own lives. It also implies more participatory, bottom-up approaches towards developmental objectives. Empowerment is considered as an outcome of agency and opportunity structure. Agency is defined as the ability on the part of an individual or group to make meaningful choices. The opportunity structure comprises the institutions that govern people's behavior and which influence the success or failure of the choices that they make. So, empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institution that affects their lives. From the theoretical analysis, empowerment can be conceptualized as a social process of recognizing, promoting and enhancing people's abilities to meet

their own needs, solve their own problems, and mobilize the necessary resources in order to control their own lives.

Concept of SHG

Self Help Group is a voluntary apolitical association of women or men, residing in a given area, formed democratically and come together for a common collective purpose. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility (Jaya S. Anand 2002). The members have come together to share a common experience and eventually create an opportunity to mobilize resources in the pursuit of needs and interests (Kurtz, 1981). Katz and Bender (1976) defined self help groups are voluntary, small group structures for mutual aid to the accomplishment of purpose. In India, it was piloted by NGOs, particularly MYRADA (Mysore Resettlement and Development Agency), with a mission of "Building poor people's institution" in the mid-1980s, in order to provide financial services to poor people which become a movement for social empowerment for rural poor people in general and women in particular (Fernandez P. Aloysius, 2007). It serves the principle "by the women, of the women and for the women". SHG is such an organization of poor people, particularly for women through which they can become self reliant and self sufficient to take active part in decision making process in their day-to-day life.

REVIEW OF LITERATURE

The study of Zubair Meenai (2003), S. Galab and N. Chandrasekhara Rao (2003), Sahu and Tripathy (2005), Umashankar Deepti (2006), Suguna B. (2006), Reddy C.S. & Reddy M.B.S. (2008), Jayasheela, Shriprasad H. and Dinesha P. T.(2009), Dhavamani P. (2010), Usha Pitta (2010), Vasanthakumari P (2011), Dolly Sunny and Marina Pereira (2011), Sushil Kumar Mehta, Hari Govind Mishra & Amrinder Singh (2011), Manonmani.I.K and Prabhakaran.V.P (2011), Manga B.V.L.A (2011), Soroushmehr Homa (2012), etc. have revealed that Self Help Groups (SHGs) play a very important role in socio-economic empowerment of people. It also revealed that SHGs generate self employment, increase their confidence and improves the access of women to credit. This has helped women in reducing their dependence on moneylenders. On the other hand, some study also reflected that active participation in economic activities is limited due to the lack of adequate support from government and NGOs. There is need for various supportive interventions for social transformation related with commitment and capacity for the realization of potentiality of SHGs in the empowering process.

OBJECTIVES OF THE STUDY

The main objectives of the study are –

- To study the nature and socio-economic background of the women members of SHGs.
- To study the impact of SHG in social and economic empowerment of women.
- To find out the problems and make suggestions for effective working of SHG in empowering women.

RESEARCH QUESTIONS

The present study is guided by the following research questions:

- How far SHG initiatives have been effective in continuing its functioning in empowering rural women?
- Do SHG leads to economic self-sufficiency among rural women?
- How far SHGs strategies are effective in socio-economic empowerment of women?

METHODOLOGY

Multi stage purposive random sampling technique has been used for selecting the study area and samples for this study. The study is based on collection of data and information both from primary and secondary sources. The primary data is collected through randomly selected sample survey (SHG members) with the help of well structured questionnaires. Further, qualitative method is used through focused group discussions (FGD) for collecting information regarding the general functioning of the groups and feeling of empowerment of the respondents. The study is conducted in the Batadrawa Development Block of Nagaon District of Assam. The universe of the study consists of SHGs registered under SGSY scheme. On the basis of continuing the functioning of SHGs provided by Block Development Offices, 152 groups and one member from each group is selected through systematic random sampling.

DISCUSSION AND ANALYSIS:

Socio-economic background of SHG members:

Socio-economic aspects are important for determining the status of an individual. In the empowerment process, socio-economic aspects are inter-related and to know the impact of SHGs in empowering women, age, religion, marital status, level of education, occupation of respondents etc.

are used as socio economic variables. The study covers 152 samples where 44.7% respondents belong as presidents, 31.6% as members and 23.7% respondents as secretaries which indicate that all categories of SHG members have been included in the study. The study reveals 63.8 % respondents are Muslims and 36.2 % respondents are Hindus. The study reveals that majority of the respondents that is (62.5%) belong to the age group of 29-39 yrs and 34.9% respondents belong to the age group of 40-50 years, which indicates larger portion of respondents belong to responsible and matured women group. Generally, in this age group people are dynamic, enthusiastic and hard working. It is equally important for proper functioning of SHGs through young spirit for creating a healthy society. The study also reveals that majority (89.5%) of the respondents is married and 9.9% women are widows and only .07% respondents are divorced. It indicates that majority of the members of the SHGs are responsible housewives. Though, the membership is open to all, only married women with the responsibility of a family showed more interest to join the SHGs.

The study assessed the educational qualification of the respondents. Education plays a crucial role in the social and economic development of women. The study shows that majority (58.6%) of the respondents have educational qualification of primary level, followed by 38.8% of the respondents of high school level and 2.6% of Higher Secondary level. It indicates that SHGs are formed by conscious people and poor illiterate families are not getting sufficient scope to include themselves as members of SHGs. Occupation of the respondents also plays an important role to access the economic status of members in the empowerment process. The study shows that majority (69.1%) of the respondent's primary occupation is animal husbandry whereas 12.5% respondents have petty business, 11.2% are related with weaving and only 4.6% are related to cultivation. It indicates that women are mostly engaged in household activities but are also engaged in some economic activities too. Financial condition is another important variable to access the process of empowerment. The study revealed that majority (74.3%) of the respondents had monthly income below Rs. 5000 and 25.7% respondents' monthly income was between Rs.5000-10000. The study reflects that before joining SHGs, most of the respondent's families belonged to low income level. It indicates that after becoming the member of SHGs monthly income of respondent's family increased because of saving habits and engagement in income generating activities.

Economic Empowerment of Women

Economic empowerment is recognized as an important goal of the SHGs. To access the

economic empowerment, income generation and asset creation has been selected as prime indicators. The study also concentrated on the income generation process of SHGs, access to financial resources, eliminating the dependency on money lender, increase in the income and savings, freedom to use that income, financial self reliance, decision making in financial matter in family and ownership of income generation and creation of assets are used as variables to measure economic empowerment.

Being a member of SHG what activity is performed and how they generate income are the major issues to access the economic empowerment of women. Therefore, the study is concentrated on the income generation process of the members of SHGs. The study shows that 59.2% respondents perform income generation activity individually and 40.8% respondents perform collectively. The reason for performing income generation activity individually, majority of the respondents have opined that all members do not have equal capabilities and they face problems in giving time equally in group activities. Even some members want to do things independently to become self-sufficient. Though in SHGs, members perform their activities collectively, due to lack of proper management, members are engaged in performing income generating activities individually. It indicates that members are not able to generate income collectively.

Table 1: Activities Performed for Income Generation

	Frequency	Percent	Percent	Cumulative Percent
Valid Food processing	6	3.9	3.9	3.9
Weaving	21	13.8	13.8	16.4
Animal husbandry	87	57.2	57.2	73.7
Bamboo product/handicraft	21	13.8	13.8	87.5
Small shop	12	7.9	7.9	96.7
Others	5	3.3	3.3	100.0
Total	152	100.0	100.0	

Source: Field study

The above table shows that 57.2% of the SHGs members are engaged in animal husbandry, 13.8% respondents are engaged in both weaving and handicraft, 3.9% of the respondents are engaged with the activity of food processing and 7.9% of the respondents are engaged in business. The study also reveals that 98.7% of the respondents avail loan from SHG whereas 96.7% of the respondents take loan for the purpose of income generation. It is clear from the study that all the respondents are engaged in income generating activities but they are not able to develop their skills. So, there is need for more training programmes and government support for effective income generation for the group's members and their empowerment.

Table 2: Monthly Income Derived from Income Generating Activities

	Frequency	Percent	Percent	Cumulative Percent
Valid Below 500	118	77.6	77.6	77.6
500-1000	33	21.7	21.7	99.3
1000-1500	1	.7	.7	100.0
Total	152	100.0	100.0	

Source: Field study

As far as monthly income of the respondents derived after joining SHG's through income generating activities is concerned, it reveals that 77.6% respondents claim to earn below Rs. 500 in a month, 21.7% respondents earn in the range of Rs. 500-1000 and only .07% respondents earn Rs. 1000-1500. This indicates that respondents have failed to earn higher income due to lack of proper management in income generating activities.

Table 3: Level of Changes in Economic Aspects

Sl. No	Variables	Very high	Percent	High	percent	Moderate	percent	Low	percent
1	Contribution in increasing family income	3	2.0	80	52.6	69	45.4		
2	Increasing saving habits			140	92.1	12	7.9		
3	Control over domestic financial decision making process			88	57.9	64	42.1		
4	Participation in making decision about the family budget			83	54.6	69	45.4		
5	Spend money according to own discretion			66	43.4	85	55.9	1	.7
6	Recognition of women's economic contribution by family			33	21.7	118	77.6	1	.7
7	Independence in purchasing ornaments			53	34.9	98	64.5	1	.7
8	Independence in purchase of domestic materials			29	19.1	121	79.6	2	1.3
9	Dependence on money lender			2	1.3	31	20.4	119	78.3

Source: Field study

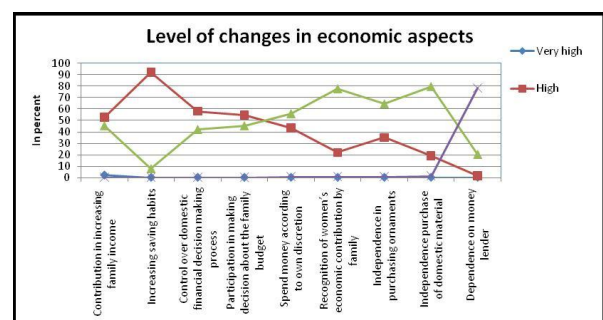


Figure 1: Level of Changes in Economic Aspects

In this study, to measure the level of economic empowerment, nine variables have been taken to analyze and indicate empowerment. The results of the analysis reveals that majority respondents express their views about the level of change is high on increasing family income (52.6%), increasing saving habits (92.1%), control over domestic financial decision making process (57.9%) and (54.6%) on participation in making

decision about family budget. It also reveals that 43.4% respondents express their views as high and 55.9% views as moderate in spending money according to own discretion followed by 77.6% respondents moderate and 21.7% on high in recognition of women's economic contribution by family. In purchasing ornaments (64.5%) and domestic materials (79.6%) respondents expressed moderate change in creating assets. The study shows majority 78.3% respondents expressed low level dependence on money lender after joining the groups. The study indicates that SHGs have been successful in mobilizing the savings of the member who did not have any saving habits before joining the group. It leads to augmenting family income which helps in creating assets in reducing the dependence on money lenders for economic needs. Though the savings of respondents are enhanced, their contribution is not well recognized by their families and is not able to spend money according to their own discretion.

Social Empowerment:

In this study to access the impact of SHGs in social empowerment, variables have been selected like membership with other social organizations, awareness and assertion in participating in social issues and problems etc. The study reveals that 87.5% of the respondents became member of other social organizations after becoming the member of SHG. This indicates that SHG affects the members in becoming the member of other social organization like school managing committee, Anganwadhi committee; mother supports group of school and AWC and other social organizations.

The respondents were asked whether they organized awareness programme through groups in combating social problems or not. The majority (59.2%) respondents viewed that they had not organized any programme whereas 40.8% respondents organized programme related to health issues, women rights and child rights with association of health and ICDS departments where members participated in these programmes. The study also studied the reasons for not organizing awareness programmes by SHGs where 90% respondents opined that lack of cooperation from other members is the reason for not organizing awareness programmes.

Table 4: Changes in Perception of social aspects

Variables	Very High	Percent	High	Percent	Moderate	Percent
Increasing social status			75	49.3	77	50.7
Interaction with outsiders			73	48.0	79	52.0
Involvement in deciding children's education and health			96	63.2	56	36.8
Access to sanitation facility			39	25.7	113	74.3
Ability to face challenges			51	33.6	101	66.4
Decreasing family conflict			72	47.4	80	52.6
Taking innovative decision			70	46.1	82	53.9
Sense of responsibility			69	45.4	83	54.6
Adopting family planning measures			67	44.1	85	55.9
Encouraging non-members to face cruel social norms against women			14	9.2	138	90.8
Going outside home	2	1.3	88	57.9	62	40.8

Source: Field study

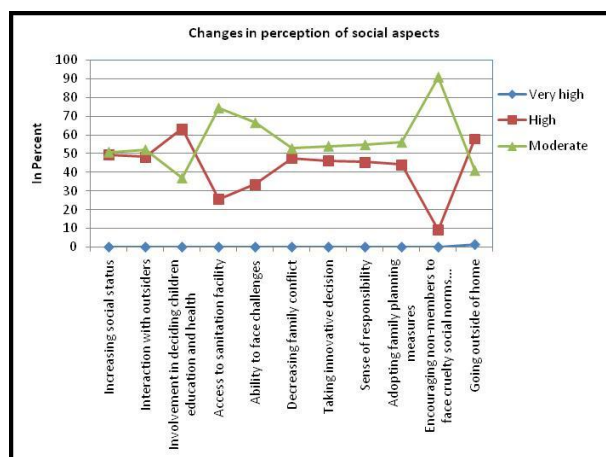


Figure 2: Changes in Perception of Social Aspects

The above table and figure shows the changes which took place after becoming the member of SHGs where all respondents expressed their feelings high and moderate in respect of variables. The study reveals that 49.3% of the respondents feel high in increasing their social status where 50.7% feel moderate in increasing their social status. With regard to interaction with outsiders, 48.0% respondents feel high and 52% feel moderate. On the other hand majority of respondents (63.2%) and 57.9% feel high in respect of involving decision of children's education and health and going outside home respectively. It shows the increasing mobility and decision making process of women. But as far as access to sanitation facility is concerned, 25.7% feel high and 74.3% feel moderate, about the ability to face challenges, 25.7% feel high and 74.3% feel moderate, in decreasing family conflict, 47.4% feel high and 52.6% feel moderate, in taking innovative decision, 46.1% feel high and 53.9% feel moderate, about sense of responsibility, 45.4% feel high and 54.6% feel moderate, in adopting family planning measures, 44.1% feel high and 55.9% feel moderate, in encouraging non-members to face cruelty social norms against women, 9.2% feel high and 90.8% feel moderate. This indicates that the impact of SHGs leads to personal empowerment of women and members are not able to bring remarkable change in social

empowerment aspects. It has been noted that SHGs help members not only for higher income/consumption, but also for better future of their children in health and educational aspects.

PROBLEMS AND CHALLENGES:

From the study following challenges can be mentioned in the empowerment of women.

- 1) Manipulation of Below Poverty Line List with the help of officials, sidelines the real beneficiaries and people Above Poverty Line (APL) gets benefit. SHG concept does not fully cover actual members especially those are Below Poverty Line in the villages.
- 2) Indifferent attitude of some government officials de-motivate the proper functioning of groups. Government officials do not properly monitor or evaluate with the group members for solving the problems faced by the group members.
- 3) Most of the groups face managerial and technical skills. Members are not properly empowered due to lack of proper management, collateral support and guidance.
- 4) Some groups are formed only with the expectation of subsidy and once they get the benefits of subsidy, members are not interested for utilizing the credit properly.
- 5) Absence of NGOs and other promoting institutions to motivate the members for capacity building in group activity for empowerment.

SUGGESTIONS FOR BETTER FUNCTIONING OF SHGS IN EMPOWERMENT OF WOMEN:

Though various studies reveal that SHG programme has the potentiality and successful in mobilizing large number of poor persons, mostly women in their empowerment process but this study reflects that SHG initiative has not been fully successful in bringing women in the empowerment process as the real stakeholders are not getting such facilities. It has been observed in the field experiences that women in rural area do not have the ability to organize and perform their group activity to develop their capacity for their empowerment. The members are very optimistic of getting assistance from government side which is still lacking in the study area. Government policies are not properly implemented due to politicization and maximum policies are availing only those beneficiaries, who are politically aware, educated and APL families. So, following suggestions can be made for better functioning of SHGs in empowerment process.

- 1) Provide help in forming groups or ensure that the groups are formed only by Below Poverty Line people by government department with close supervision of government agency, NGOs and civil society organizations.
- 2) Organize more awareness programmes and take interventionist step by government to sensitize rural women especially those who are in BPL about the usefulness of SHGs.
- 3) Provide marketing facilities for the products of SHG and it should be arranged by the Government to develop entrepreneurship in rural area.
- 4) More bank branches should be established in rural areas so that SHGs can avail the facilities in transacting their savings and loans.
- 5) The provision of employment opportunity through SHGs of rural women is very poor. It is evident from the study that very limited number of members is engaged in effective income generating activity. Therefore, measures can be adopted to impart technical/professional training to enhanced feasibility and profitability of commercial activities.
- 6) Form SHG federation village wise, panchayats wise and block wise for devolution of power in taking steps for solving social problems and better execution of government policies.
- 7) Conducive atmosphere should be established by government for ensuring the involvement of NGOs, voluntary and civil society organizations in encouraging SHGs' activities.
- 8) SHGs should be institutionalized and proper responsibility should be entrusted to the Block Development Office through Gaon Panchayats, ICDS office, through Anganwadi centre for taking the leading role in promoting and co-coordinating the activities of Self Help Groups.
- 9) Government should appoint community resource person at every Panchayat for monitoring group activities and highlighting the importance of Self Help Groups.

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