



Empowerment of women through Self Help Group (SHG): An anthropological study

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ABSTRACT

The empowerment of women is one of the central issues in the process of development of countries in all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries now. In recent decades, empowerment of women emerged as one of the significant strategies in the development process. The Government of India has made Empowerment of Women as one of the prime objectives of the 9th Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's empowerment'. Empowerment is a multi-dimensional, multi-faceted and multi-layered concept. It is a process to enable women to realize their identity and powers in all spheres of life. Further, empowerment provides better access to knowledge and resources, more independence in decision making, better ability to plan their lives, which influence their lives and freedom from belief, practice and custom. In this present study we have tried to analyze the empowerment of women through Self Help Groups (SHG) in a village of Junglemahal of Paschim Medinipur District of West Bengal and also to assess the socio-economic conditions of the beneficiaries of groups. The study also identifies the common problems faced by the members in this group.

1. Introduction

According to the Former President of India, Dr. A. P. J. Abdul Kalam, “empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, society and ultimately a good nation” (Sharma, 2006).

Since independence, India is suffering from severe socio-economic problems. Poverty has become a major threat to the economic development of our country. The planners and policy makers' thought is to identify certain possibilities and measures to check widespread poverty. The brutal circle of poverty in India has a much greater impact on women. Women suffer from malnutrition, illiteracy, unemployment, lack of awareness and poor healthcare. This is particularly true in the rural areas of our nation and in the case of the weaker sections of society like Scheduled castes and Scheduled Tribes. The empowerment of women is the only solution to this problem (Rajendhiran, 2009).

In rural areas many families' women are the real bread winners. Without any support from the male family members they are running their families. Self Help Groups (SHGs) play a main role in women's empowerment in India. They have hard working habit, sincerity in work, and high

motivation: in recent times these qualities smooth the way to becoming small entrepreneurs. If women are economically stronger, that will lead to the reduction of poverty in our country. Good education, suitable training, proper guidance and timely advice are the pillars behind women's success, yet, these pre-requisites lack in the study area, hence, women entrepreneurs are notable in this District. These selected sample women are facing many untold problems in managing their personal life, petty enterprises, such as depending on their husbands or male family members or private money lenders for finance and permission for starting any business or project. In general, women struggle to mobilize capitals or funds, hesitate to mingle freely with the public or are shy away from asking a favour or some help even from person they know. Further, they are find it difficult to manage male workers as well as officials during their business transactions. Government officials, micro financing agencies or institutions do not understand the women's problems and they ask any kind of unnecessary documents from group leaders (Animator) and members of the group.

According to Paschim Medinipur Human Development Report (2011) the status of rural women in Paschim Medinipur district was very poor in all aspects particularly because of lack of literacy, knowledge, health education, and risk taking ability. Women were not even allowed to take part in the decision making activities in their families, but in recent times this increased. The empowerment of women is the only best possible solution for developing women's bargaining power in all aspects.

In all over the word the empowerment of women is one of the central issues in a country's process of development. In recent decades, the empowerment of women emerged as one of the significant strategies in the development process. The Government of India has made Empowerment of Women as one of the prime objectives of the 9th Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's empowerment'. Empowerment is a multi-dimensional, multi-faceted and multi-layered concept. It is a process to enable women to realize their identity and powers in all spheres of life.

According to the Report of Government of India, "Empowerment means moving from a position of enforced powerlessness to one of power". Further, empowerment provides better access to knowledge and resources, more independence in decision making, better ability to plan one's lives, more control over a situation, which may influence one's life, as well as freedom from belief, custom and practice. In this study we have tried to analyze the empowerment of women through Self Help Groups (SHG) in the study area. The study also identifies common problems faced by the members and the reasons for joining in this group.

2. Conceptual dimensions

2.1 Self Help Group (SHG)

A Self Help Group (SHG) is a small, economically homogeneous and group of rural poor who voluntarily contribute to a common fund to be lent to its members as per group decision; it works to enhance group solidarity, group decision, and its economic empowerment as primary focus, but it also promotes the common interests of its members in such areas as development, awareness, leadership in the way of democratic functioning, etc.. A SHG is a viable cooperative effort set up to disburse micro credit to rural women for the purpose of encouraging them to become petty entrepreneurs. The basic objective of a Self Help Group's is to develop saving capability among the poorest sections of the society, which in turn reduces dependence on financial institutions and develop self-reliance.

2.2 Women Empowerment

According to Adams (1996), “Empowerment is the means by which individuals, groups and communities take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to maximize the eminence of their lives. The concept of women’s empowerment is the outcome of several important assessments and debates generated by the women’s movement throughout the world, particularly by third world feminists (Walters, 1991). Empowerment as a concept was introduced at the International Women’s Conference at Nairobi in 1985. In this conference Women empowerment was defined as “A redistribution of social power and control of resources in favour of women.” It is “the process of challenging existing power relations and of gaining greater control over the sources of power” (Mayoux, 1998).

3. Women empowerment in India

The year 2001 had been declared as “Women’s Empowerment Year” by the Government of India to focus on a vision where women are equal partners to men, because, the Constitution of India grants equality to women in various fields of life.

In the past, the position of women in Indian society was gloomy, and women were not ready to improve their position mostly because of fear, shyness, and male dominance. Time has changed now, and Indian women are always ready to come forward and want more economic independence, state their own identity, achievements, equal status in the society, and ask for more freedom. The Government of India has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self employment: SHGs have emerged as a powerful instrument in order to improve poor conditions and empower women in the rural economy.

The SHGs, through the network of commercial banks, regional rural banks, NABARD and NGO’s, have largely supply economic support, with the provision of financial services to the poor and further upgrading their status in the society. In this way, SHGs are important not only to reduce rural poverty, and promote rural savings, but also to increase profitable employment.

4. Objectives of the study

The objectives of the present study are to analyze the empowerment of women through the Self Help Groups in the study area, and to know the reasons for joining Self Help Group and also to identify the common problems faced by the members in a Self Help Group.

5. Methodology and the locale

For our study we have used the methods such observation (both participant and non-participant), interviews, case studies, focus group discussion and techniques like beneficiaries household survey schedule, structured questionnaires to acquire qualitative and quantitative data. The data were collected from both primary and secondary sources. The secondary data were collected from published and unpublished journals, websites, magazine, thesis etc. To analyze the data we used SPSS 16.0, Microsoft Excel software.

The study was carried out in the multiethnic village of Bhadulia. The village is located in the Junglemahal area of Paschim Medinipur District of West Bengal. The study group comprises four ethnic groups, viz, the Santal, Bhumij, Goala and Sadgope. The community-wise distribution of the study group is as follows:

A total of 50 women members of Self Help Groups were interviewed for the study with the help of a well structured interview schedule. The interviews were conducted in the local common language i.e., Bengali. The interviewer also took the opportunity of observing the functioning of SHG by being a participant observer in the sittings of some of the SHG groups during the period of fieldwork.

6. Relevance of the study

Women empowerment is an important tool for social development and this can be achieved when the society recognizes women as one among the social partners, provided equal rights, facilitates them with equal education, health, and above all these allow them to participate equally in every aspect of their societies. Nothing succeeds better than the power of self help.

Now SHGs have become a modern economic weapon for poor women to fight poverty and economic depression. It generates employment opportunities and creates a conducive social and economic infrastructure by empowering them. There have been constant organized efforts taken by the government agencies and NGOs to promote SHG as a means for women empowerment. Thus, the present study examines SHGs as a change mediator designed systematically to create income, generate opportunities, identify the predominant factors of women empowerment and identify the impact of SHG members' training programmes in a rural village of Paschim Medinipur in West Bengal.

7. Findings

7.1 Empowerment of women through SHG

Women play a key role in development because they are in a strategic position in human resource development as they are the ones who are primarily involved in the rearing of the children and household managing. They are better household managers and more informal producer, consumers and traders (Sayulu, 2005). SHG women have a very good impact on reducing the influence of money lenders in rural areas. Similarly, there is a remarkable impact on SHG members as to other government programmes like family welfare, girl child education etc. Now an attempt is made to know the impact of SHGs on the empowering sample respondents in terms of some indicators of empowerment. This study explores the indicators of women empowerment such as educational empowerment, economic empowerment, social empowerment, and political empowerment. The views about the women empowerment has been measured from the members of the SHG with some case studies. The respondents were requested to express their opinions as well as perceptions about the above mentioned indicators.

7.2 Educational empowerment

Education presents a powerful lens to examine the construction of knowledge and the validation or exclusion of experiences. Education enhances women's empowerment because it builds a positive self-image and boosts self-confidence among them and develops their ability to think critically (Lakshmi Narayana and Rajesh 2002). Education a basic human right, it empowers women to take control

of their lives and creates opportunities and choices to improve their lives as well as their families' ones. Through education women can reduce the impact of oppressive customs and traditions that have neglected the needs of girls and women. Women's education influences women's capacities with regard to child care and increases their knowledge on nutritious diet. Children of educated mothers have higher survival rates through infancy and childhood than illiterate mothers' ones (Surekha Rao, 2007).

SHGs members are realizing they should learn how to read and write at least due to the fact that they cannot depend on others for their group activities, they have to attend in the training programmes. So they are forced to become literate. This head comprises of six affirmative statements to obtain the predominance of certain number of variables in homogeneous groups. As a result of the factor analysis the following predominant factors emerged prominently.

Table 1 : Predominant Factors Influencing in Educational Empowerment

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Literacy skill for read and write	42 (84.00)	08 (16.00)	--
02	Acquired knowledge of banking operation	50 (100.00)	--	--
03	Can do banking transactions independently	26 (52.00)	--	24 (48.00)
04	Can identify and count currency notes easily without others help	50 (100.00)	--	--
05	Maintain proper accounting ledger	22 (44.00)	11 (22.00)	17 (34.00)
06	SHG concept and approach	24 (48.00)	12 (24.00)	14 (28.00)

Source: Fieldwork, 2019

From the above table it is found that 84.0 percent respondents agreed about the literacy skill and only 16.0 percent responded neutral in this particular. 100.0 percent beneficiaries acquired their knowledge of banking operations through the Self Help group. 52.0 percent respondents can do banking transactions independently and 48.0 person respondents they can't. All respondents can identify and count currency note easily without the others' help. 44.0 percent respondents maintained proper accounting ledger and 34.0 percent can't do it independently. 48.0 percent members gained knowledge about the SHG and its approach through the Self Help Group.

Case I

Respondent: Kajal Hembram (name changed)

Name of the SHG: Jagadhatri SHG

Age: 33 ; Sex-Female

Ethnic group: Santal

According to the respondent, there are five members in her family. They are dependent on forest resources. Her husband worked as a daily labourer. On the advice of her neighbour, she wanted to become a member of a Self Help Group. After joining in this group she was benefitted with money, education, and her family status increased. At the first, her husband always created problems because of the meetings. But when she got money from the group as a loan of Rs. 10000/-, her husband didn't hinder her participation. She doesn't know write her name, but when the other group members made her aware of the literacy program, she participated, learnt about the Self Help Group and learnt to make her signature on her own.

These factors and case study (Case I) show that SHG women became aware about the importance of education thanks to their literacy skills bestowed by the SHGs through Government authorities. It also shows that the influence of training makes the SHG women better at self management, a fact confirmed by the SHG women's strong opinions in Bhadulia village because they learnt to read and write, writing accounts, writing minutes of the meetings, going to bank for transactions and entries into ledger books. Group leaders are playing a major role because the other members have faith in them or avoid taking responsibility. They have got a knowledge over the literacy skill and self management after joining SHGs, and henceforth they were educationally empowered.

7.4 Economic empowerment

Economic empowerment is a resource, which enables women to develop the capacity to protect themselves against discrimination. Independent income is essential to overcome environmental constraints implemented by patriarchy (Panda, 2004). Economic empowerment is a key which opens the door to other aspects of empowerment, namely social, political, psychological and physical. It enables women to effectively intervene in the decision making process in the household, it ensures freedom of movement, and provides the mental capability to judge properly before accepting social norms which sustain inequality on the basis of sex in conjugal relationship, reproductive activity, preference for male or female child, education and upbringing. Preference for nutritious food, better living condition and control over their reproductive activity improves the health of the family members, including women. (Lakshmi Narayana and Rajesh, 2004)

Economic empowerment is the important indicator of women empowerment concept which has a tremendous influence over the SHG women. They considered that thrift and credit is the centre of SHGs activities. Economic activities not only initiate to the use of the money, but it also helps women evolve with a distinct identity and acquired skills. The six affirmative statements were discover the predominance of a certain number of variables in homogeneous groups. As a result of the factor analysis the following predominant factors emerged prominently.

Table 2: *Predominant Factors Influencing in Economic Empowerment*

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Family income has increased	43 (86.00)	04 (08.00)	03 (06.00)
02	Contribute to family expenditure	50 (100.00)	--	--
03	Can easily meet out children's educational requirements	19 (38.00)	12 (24.00)	19 (38.00)
04	Can easily purchase household commodities	--	08 (16.00)	42 (84.00)
05	Meet out personal needs or expenses independently	22 (44.00)	12 (24.00)	16 (32.00)
06	Habit of regular savings	40 (80.00)	05 (10.00)	05 (10.00)

Source: *Fieldwork, 2019*

From the above table it is observed that 86.0 percent respondent's family income has increased after joining the SHG. All respondents agreed about contribute to their family's expenditure. Only 38.0 percent respondents were can easily meet out their children's educational requirements. Nobody agreed about an easy purchase of household commodities. 44.0 percent respondents met out personal

needs or expenses independently. 80.0 percent respondents got the habit of saving regularly after joining the SHG.

Case II

Respondent: Moni Hembram (name changed)

Name of the SHG: Maa Jagadhatri SHG

Age: 35 ; Sex-Female

Ethnic group: Santal

According to the respondent, there are five members in her family including herself. Her husband engaged as a daily labourer and only her husband was the breadwinner, and it was not possible for him to run the family expenses smoothly, and look after their children's education. After joining the self help group, she learnt about the thrift and credit methods and got the habit of saving regularly. Moreover, she easily met out her children's education requirements. She could purchase household commodities independently as well as look after personal needs and expenses.

These factors and case study (Case II) show that the SHG women became aware of thrift and credit, which enhanced their purchasing power as well as their family management through their contribution to their family's income, savings and expenditure. SHGs recognize that banks do not satisfy the consumption needs of rural women, hence they selected "Thrift and credit", for self-reliance. This activity helps women come out of the grip of the money lenders, increasing their purchasing power. Henceforth, SHG members were economically empowered after joining the SHG.

7.5 Social empowerment

Empowering women contributes to social development (Indrabhusan and Usha Kumar 2007). The SHG strategy provides women a chance to join educative programmes, by raising awareness on issues such as drinking water and sanitation, family planning, literacy. Hence, women's empowerment cannot be ignored, while devising various policies for rural and socio-economic development. The low status of women is the outcome of a variety of causes in which patriarchal values reinforced by tradition, media and other socio-political institution play a major role. Health and nutrition are two very important basic needs for the empowerment of rural women. To achieve a real and quicker development in the health sector, an extensive as well as intensive "Health Education and Awareness Campaign" (HEAC) needs to be given top most priority and it should mainly stress on nutritional education, family planning etc. To analyze the predominant factors influencing social empowerment, nine affirmative statements were considered to obtain the predominance of certain number of variables in homogeneous groups. As a result of the factor analysis the following predominant factors emerged prominently.

Table 3: Predominant Factors Influencing in Social Empowerment

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	Create awareness regarding the property rights of women	24 (48.00)	07 (14.00)	19 (38.00)
02	Give counselling to parents with regards to the children's education, especially girls	31 (62.00)	08 (16.00)	11 (22.00)
03	Create awareness about harmful diseases	18 (36.00)	30 (60.00)	12 (24.00)
04	Create awareness to use proper sanitation	38 (76.00)	04 (08.00)	08 (16.00)

05	Give tips on pregnancies with regards to hygiene and nutrient foods	36 (72.00)	03 (06.00)	11 (22.00)
06	Educate to maintain a clean environment	14 (28.00)	24 (48.00)	12 (24.00)
07	Reduced family size	42 (84.00)	06 (12.00)	02 (04.00)
08	Create awareness on family planning	50 (100.00)	--	--
09	Create awareness on the prevailing laws related to women and children	12 (24.00)	24 (48.00)	14 (28.00)

Source: *Fieldwork*, 2019

The above table explains that 48.0 percent respondents agreed as to the property rights of women. 62.0 percent beneficiaries agreed about the counselling to parents with regards to the children's education, especially girls. 36.0 percent respondents agreed about awareness about harmful diseases. 38.0 percent respondents agreed about proper sanitation use and 36.0 percent respondents give tips on pregnancies with regards to hygiene and nutrient foods. 28.0 percent respondents agreed about to maintain a clean environment. All respondents agreed about the awareness of family planning. 24.0 percent respondents agreed to create awareness on the prevailing laws related to women and children.

Case III

Respondent: Rina Sing (name changed)

Name of the SHG: Dwipshikha Self Help Group

Age: 42 ; Sex-Female

Ethnic group: Bhumij

According to her, before joining this Self Help Group she did not know the rights and powers and laws related to women and children. After joining the group she learnt about their rights and powers, and became also aware about family planning, health and nutrition. She attended many awareness programmes regarding health and nutrition; the use of proper sanitation, tips about pregnancies with regards to hygiene and nutrient foods, reduced family size etc.

These factors and case study (Case III) show that the SHG women possess awareness about their rights and powers and prevailing laws related to them. They attended many awareness programmes regarding health and nutrition, clean environment and self cleanliness. These programmes create more social responsibility among SHG women. Moreover, after group activities, SHG women become ready to use their knowledge to improve the health standards of their families, demonstrating that they were socially empowered after joining the SHG.

7.6 Political empowerment

Political equality to all children regardless of birth, sex, colour, etc. is one of the basic premises of democracy. Political equality includes not only equal right to authorization but also more importantly, the right to access to the institutionalized centre of power. Thus, political participation of women means not only is using the right to vote but also power sharing and co-decision making at all levels. The active participation of women in the political sphere is important to the empowerment of women and helps build a gender-equal society as well as speed up the process of national development. Women's political empowerment is premised on three fundamental pillars: (a) equality between women and men; (b) full women's right; and (c) women's right to self-representation and self-determination. This has profound social implications which give a long way in addressing gender related discrimination.

This head comprises four affirmative statements to obtain the predominance of certain number of variables in homogeneous groups. As a result of the factor analysis the following predominant factors emerged prominently.

Table 4: Predominant Factors Influencing in Political Empowerment

Sl. No.	Particulars	Agree No. (%)	Neutral No. (%)	Disagree No. (%)
01	I have interested to know day to day information about politics	08 (16.00)	16 (32.00)	26 (52.00)
02	I am aware about the constitutional provisions and special laws relating to women	07 (14.00)	15 (30.00)	28 (56.00)
03	I like to participate political body elections	12 (24.00)	25 (50.00)	13 (26.00)
04	I know some of the laws related to women protection and reservation policy	07 (14.00)	09 (18.00)	34 (68.00)

Source: Fieldwork, 2019

From the above table it is observed that only 16.0 percent respondents were interested to know day to day information about politics and 52.0 percent respondents disagreed about to know daily information about politics. 14.0 percent respondents agreed about the constitutional provisions and special laws relating to women. 24.0 percent respondents like to participate to political body elections. 14.0 percent respondents know some laws related to women protection and reservation policy.

Case IV

Respondent: Malati Sing (name changed)

Name of the SHG: Dwipshikha Self Help Group

Age: 44 ; Sex: Female

Ethnic group: Bhumij

Malati Sing, a member of Dwipshikha Self Help Group, before joining this group did not know about the political rights of women, the participation rate of women in parliament and Panchayat level votes. But after joining this Self Help Group, she agreed about the above-mentioned rights. At present, she regularly attends the Gramsabha, and knows about their village development policies and the contribution of Panchayat to the development of SHGs in their village.

This factor and case study (Case IV) shows that SHG women know about their rights and powers in politics: they have attended many awareness programmes regarding constitutional provisions and special laws related to them. After joining SHG they are interested to know about political issues and their rights and powers in the society and politics, hence they were politically.

8. Problems and suggestions

In India family and social responsibilities are particularly demanding so that women struggle to fulfil their multiple roles of mothers, wives, daughter-in-laws and even in their Self-Help Groups.

Table 5: Ranking of problems faced by the members of SHGs

Sl. No.	Problems	Members	Rank
01	Lack of training programs	38	03
02	Non-cooperation among members	20	10
03	Improper maintenance of accounts	24	08
04	Interference of outsiders	30	06
05	Lack of proper infrastructure	25	07
06	Lack of interest among the members	31	05
07	Irregularity in convene meeting	22	09
08	Lack of husband and family support	40	02
09	Lack of credit support from financial institutions	50	01
10	Lack of suitable leadership	32	04
11	Group leaders domination	19	11

Source: *Fieldwork*, 2019

From the above table it is observed that “lack of credit support from financial institutions” was ranked first. followed by Lack of husband and family support and Lack of training programs, which are the prominent problems faced by the SHGs. The issues like Lack of suitable leadership, lack of interest among the members, and interference of outsiders were ranked in the fourth, fifth and sixth position. Sometimes they have faced problems like lack of proper infrastructure, improper maintenance of accounts, irregularity in convene meeting, non-cooperation among members and group leader domination.

Suggestions

The above mentioned problems can be solved by taking into account followings: increasing educational opportunity among women, giving financial assistance, developing of self employment programs, training through microenterprise programs, subsidies, new schemes and organizing workshops and conducting research programs etc.

Concluding remarks

This study shows that SHG women know well about their rights and powers in the political environment, because, generally speaking, women have very low knowledge of political issues. Now the SHG women are very interested to know about political news.

The above reflects a marked change in the perceived status of women. Frequent meetings of women as routine exercises of self help groups enable them, besides business matters, to interact and communicate with each other, share their problems and suggest solutions which tend to boost their confidence. This, in turn, will have manifest and latent consequences on inter-personal relations both in the family and community.

SHGs have been identified as a way to alleviate poverty and boost women empowerment. The latter aims at realizing their identities, power and potentiality in every sphere of their lives. Although it is a gradual and consistent process, women should build their mindset up in order to take an additional effort for their overall development.

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