

Chapter -1

Introduction

Women empowerment is one of the Millennium Development Goals (MDG) in the world that was set by the United Nations at the beginning of this century. The government of India has taken several empowerment programmes among which the formation Self Help Groups (SHGs) is the latest approach to empower rural women. This programme has been introduced in India in 1999 with an objective for the socio-economic emancipation of poor rural women from their marginalized condition. Many Indian rural women are organizing themselves through the SHGs in order to gain better socio-economic status and to play new roles for social development.

Women Self Help Groups (WSHG) are being considered as a major instrument for women empowerment in rural India. Our country is still considered an underdeveloped country though much innovation is being done for modernization and development of its economy. Indian economy is still marginalized and underdeveloped in world economy particularly in comparison to the economy of China and USA. Women who constitute nearly half of the total population of our country are considered as a vulnerable section of our society. They are subjected to various social evils like sexual exploitation, poverty, illiteracy and many other gender discriminations. It has been visualized that unless and until the women of the rural areas are empowered, our country cannot develop. So, women's empowerment has remained a prominent objective for our socio-economic planners during the post independence period. The Constitution of India and the National Population Scheme (NPS) have designed several provisions to ensure women's rights, their socio-economic and political equality. So, the

rationale behind the existing research work is to find out whether Self Help Groups are efficient tools for empowering rural women.

Empowerment means to enable a person to reach his or her own optimum potentiality and women's empowerment implies the equality between man and women in the context of opportunity and distribution of power. It means emancipation of women from a marginalized position to the expected level of position or status. Women as a part of family, group, organization, community and society should have the right to live with dignity. They should have the right to participate in the functioning of the society so that they can input their thoughts in decision making process with their male colleagues equally. Besides, women empowerment means removing gender disparity, gender inequality in favor of females by bringing the males and females in the same footing in the society.

Since the Ninth Five Year Plan (1997-2002), most of the developmental programmes for the females have been channeled through Self Help Groups. Several reports indicate that Self Help Group Schemes have succeeded to bring changes in the lives of poor women by enhancing their incomes that lead to empower the women in economic, social and political fields of the society. The Scheme of Micro Financing through Self Help Groups (SHGs) has transferred real economic power in the hands of women and has considerably reduced their dependence on men (Ghadoliya; 2008)¹. This has helped in promoting empowerment conditions for rural women to move from their marginalized positions within household decision making process. Women empowerment is also a course of action to challenge the existing power relations and to gain greater control over the sources of power in favor of women. The present research study would address whether Self Help Groups are tools for empowering poor rural women.

There are three major indicators to measure empowerment of women viz. social, economic and political. Social indicators are used to measure the changes in the social relationships of people under the programme. Economic indicators are used to measure the changes in the economic status of the target population, family or community. Political indicators are used to measure the changes in political status in power structure of the society. The present research study has applied all of these three indicators to measure empowerment of women.

1.1 Theoretical and Conceptual Framework

1.1.1 Empowerment and Women Empowerment

Empowerment as a concept was introduced in the International Conference held at Nairobi in 1986. The Conference has defined “Empowerment as redistribution of social power and control of resources in favour of women” (Reddy; 2002)². Actually empowerment is the process by which women take control and ownership of their lives through expansion of their choices.

Some scholars opine that empowerment means emancipation of weaker sections of society from their marginalized position in order to provide them equal position in society, such as empowerment of rural people, empowerment of Scheduled Caste and Scheduled Tribe (SC/ST) and empowerment of women. Several scholars have discussed the concept of ‘empowerment’ in their own ways.

Andre Beteille (1999)³ defines “empowerment is about power related to radical social transformation of ordinary people rather than culturally advantaged persons. It is both a means to

an end and an end in itself. It is also invoked in the context of economic weakness and insecurity, particularly of marginalized, unorganized and disadvantaged sections of society.”

M. P. Boraian (2008)⁴ in his book ‘Empowerment of Rural Women: The Deterrents and Determinants’ says that the inner meaning of the term empowerment is “Becoming powerful” that has been used to reduce gender inequality in India. According to him education, employment, freedom and public participation are the components of women empowerment. These components accelerate women empowerment. On the other hand, some social factors such as conservative family environment, negative social outlook towards women, illiteracy, and superstition and adversarial economic factors like poverty and unemployment have been identified as the deterrents of women empowerment. In order to remove these impediments women have to be aware of educational and employment opportunities. He says that empowerment can be defined as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social change. It strengthens inborn ability of women by acquiring knowledge, skill, power and experience.

Susy Cheston and Lisa Kuhn (2002)⁵ mention that empowered women are those who are successful to change their socio-economic status by taking decisions according to their own way. They opined that a woman needs access to material resources, human and social resources which are necessary to make deliberate choices in her life for her empowerment. According to them, empowerment means enabling a person to reach his or her God-gifted potential. Access to resources alone cannot bring equality and empowered positions for women automatically until they have developed their ability to use resources to meet their goals.

According to United Nations Organization (UNO)⁶ empowerment is “gaining the ability to generate choices and exercise bargaining power.” It emphasizes that developing a sense of self-worth, a belief in one’s ability to secure desired changes and the right to control one’s life is the important components of empowerment. Empowerment occurs when women have access to resources that allow them to earn an independent income by performing an income generating activity. Then they are able to contribute economically to their domestic needs which increase their self-esteem, respect, values and other components of empowerment.

Petter (2002)⁷ formulates a broad definition of empowerment that includes seven dimensions of empowerment which are power, decision making, information autonomy, initiative and creativity, knowledge and skills and responsibility. He says that empowerment is the transfer of power from upper to lower levels.

Zimmerman (1992)⁸ presents a tautological sketch of the empowerment method as how people, organizations and communities become empowered and empowerment outcomes as the consequences of that method. However, Zimmerman’s argument is more supportive when he describes empowerment as a sequence of experiences in which individuals learn to see a closer correspondence between their goals and a sense how to achieve them, gain greater access to and control over resources and where people, organizations and communities gain mastery over their lives. He also talks about an interesting methodological consideration by suggesting that empowerment is a process and the researchers should consider it as a continuous variable. So, it cannot be adequately assessed at any particular point of time.

Parvin (2005)⁹ defines the term empowerment to describe a process whereby the powerless or disempowered get a better share of control of resources and decision making. The

definition is based on power distribution. Therefore, empowerment is of course about power and about the shifting balance of power. The power is simply defined as control over resources and control of ideology. The resources over which control can be exercised comes within five broad categories namely: Physical Resources (land, water, forest); Human Resources (people, their labour and skills); Intellectual resources (knowledge, information, ideas); Financial Resources (money, access to money) and Self (unique combination of intelligence, creativity, self-esteem and confidence).

Whereas control of ideology means the ability to determine beliefs, values, attitude and virtually control over ways of thinking and perceiving situations. Those who have power and control over resources are in a better position to make decisions in favour of themselves. Thus, the process of getting control over the self, over ideology and over the resources which determine power may be termed as empowerment.

Parvin says that since the women are considered the most vulnerable sections of society, the term women's empowerment comes to be associated with women's struggle for social justice and equality. So, the Government of India with specific objective of empowering women has launched several programmes for women development and empowerment in the name of Integrated Rural Development (IRD), Women Development (WD), Community Development (CD) and Community or Women Participation (WP).

From the above discussion, it is clear that empowerment which is an enabling process and not a product intends to change the nature and direction of power that marginalizes women and other underprivileged sections. The process of empowerment involves not just a development in physical and social conditions, but also equal participation in decision making

process and control over resources. The empowerment process includes several reinforcing components of empowerment among which the first one is economic independence. The second component is knowledge and awareness, the third is participation, fourth is self image and the final one is autonomy.

Empowerment is the redistribution of power among persons, families, castes, classes, races, ethnic groups, regions and genders. It is an externally induced process of change towards women's equal opportunity and improvement. It is process of equity enhancement and can be achieved only through disempowering some structures, systems and institutions. Thus, women's empowerment can disempower men. Hence, the goal of empowerment challenges the subordination and subjugation and transforms the structures, systems and institutions towards equality.

Linda Mayoux (2000)¹⁰ defined empowerment on the basis of power relations. These power relations are interlinked into four dimensions that are 'power within', 'power to', 'power with' and 'power over'. 'Power within' dimension is called consciousness or individual level that enabling women to articulate their own aspirations and strategies for change. Here women grow the sense of self or I. 'Power to' dimension enabling women to develop the necessary skills to achieve their aspirations. 'Power with' dimension enables women to articulate their collective interest and to organize with other women to achieve their aspirations. The last one 'power over' dimension enables women to come out from the underlying inequalities that constraints women's aspirations and capacities. These power relations operate in different socio-economic and political spheres of women life.

According to Chandra (1997)¹¹ 'empowerment' means the manifestation of reorganization of power that challenges patriarchal principles and male domination. It is both the process and the result of the process. It is change of the structures or institutions that reinforces and perpetuates gender inequity. It is a process that enables women to increase access to and control of material as well as capital.

Hall (1990)¹² has presented an identity empowerment theory which is used as an integrated frame of reference regarding women and empowerment. The theory assumes that empowered women make meaningful commitments and undertake effective, goal-oriented activities that they choose for themselves can understand the strengths and weaknesses of their personal and collective past and present and can cope with conflict with their relationships.

Oakley and Marsden (1984)¹³ have delineated the levels of participation leading to empowerment. The first level is the manipulatory or therapeutic level which places importance on mass mobilization campaigns like the literacy campaign. The second level is the token form of participation with the extension of information, consultation and collaboration of some sort like beneficiary-oriented income generating rural development programmes.

Sharma (2000)¹⁴ refers five levels for women's empowerment that include welfare, access, conscientization, participation and control. At the welfare level, it is pointed out that women should not only be the recipients of material benefits but should also be partners in development. At the access level, women should have access to resources like educational opportunities, land, credit wage employment and services. The conscientization level involves promotion of critical awareness about the structure of discrimination, exploitation and oppression of women. The participation level indicates women's participation along with men in decision-

making within the family and public organizations including the Legislative Assembly, Parliament etc. The control level is the ultimate level of equality and empowerment when women have control over their lives and their children and have a proactive role in development.

Stormquist (1995)¹⁵ has mentioned four components of empowerment, namely cognitive, psychological, economic and political. The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions. The psychological component includes the developments of feelings that will help women at the personal and societal levels to improve their conditions as well as the formation of the belief that they can succeed in their efforts for change. The economic component of empowerment requires that women are able to engage themselves in productive activities that will allow them some degree of financial autonomy. The political component of empowerment entails the ability to analyze the surrounding environment in political and social terms.

From the above discussion, it is can be mentioned that empowerment is a process and not a product, aimed at changing the nature and direction of systematic forces which marginalize women and other disadvantaged sections. The process of empowerment involves not just an improvement in physical, psychological and social conditions, but also requires equal participation in decision making process, control over resources and mechanisms for sustaining these gains. Thus women's empowerment implies equality of opportunity and equity between man and woman and fundamental redistribution of power to them. Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and male domination.

Randolph (1995)¹⁶ discusses empowerment in a mechanistic way that it is not just giving people the power to make decisions. He says that managers tend to empower people by sharing information, providing structure, relevant training opportunities and rewarding. He says that empowerment is a process for providing information, knowledge, facts and power to people in work settings.

Conger and Kanungo (1988)¹⁷ define empowerment in an organic way that empowerment is a process of risk taking, trusting and for personal growth; it is a mindset which people have regarding their role in the organization.

Brown and Brown (1995)¹⁸ define empowerment as the reorientation of all forces, values and beliefs which determine human behavior in organizations so that they support and liberate the individuals rather than reduce the range of their thought of actions. This process involves every individual to the common enterprise.

Amartya Sen¹⁹ has discussed women empowerment but he has not defined the term empowerment. According to him women empowerment reduces the fertility rates. He says“.....the freedom to seek and hold outside jobs can contribute to the reduction of women’s relative and absolute deprivation. Freedom in one area seems to help to foster freedom in others.” In this regard he gives a clarification that while women work for long hours every day at home, since their work does not generate income, it is often ignored in the accounting of the respective contributions of women and men in the family’s joint prosperity. When, however, the occupation is done outside the home and the working women earns an income, her role to the family’s prosperity is more visible. She also has more voice because of being less reliant on others. Prof. Sen’s argument is that empowerment of women through employment opportunities,

education, and property right etc can give women more freedom to influence the domestic decisions in favour of them if they wish for that. So, it is clear from his statement that for the empowerment of women they should have freedom for taking part in income generating occupations.

Feminism²⁰ has been appeared at first for social and political change of women and gradually developed three theoretical perspectives viz. Liberal Feminism (Liberal Feminism based on the principles of individual freedom and equal rights to women), Radical Feminism (Radical Feminism is based on clear cut differences between man and woman and it pays attention to women's sexual oppression, the women are oppressed because of their sex)²¹ and Marxist or Socialist Feminism (Marxist Feminism is based on the ideas of communist theorist Karl Marx who argued that women's oppression began due to creation of private property and class society).

The general assumption of feministic sociological theory of Pamela Abbott, Claire Wallace and Melissa Tyler²² is that women's engagement in paid work does not liberate women. They have mentioned that early liberal and socialist-Marxist feminists fought for the right for women to engage in paid work, on the assumption that it would lead to liberation. But their postulation is that work is not necessarily a source of liberation for women. The work that women do in the labour market often reinforces their traditional roles. They explain that women are engaged to do work in the lowest level of occupational hierarchies, part time work and in service sector where women's role and sexuality is controlled and commoditized. They also argue that expansion of service sector in Western societies reinforces the women's traditional role. So, following their assumption it can be said that women's participation in paid work alone

fails to liberalize or empower women. Hence, the present research study is expected to explore a procedure by which the women can be empowered according to their own way.

The feministic theories actually aim at to challenge the traditional condition that oppresses the women. All this feminist theory share the following two major assumptions that is gender is socio-cultural construct that oppresses women by determined roles and responsibilities and patriarchy shapes this social structure that helps to exploit women.

However empowerment means making capability of the backward people to reach at the optimum level of development in an unequal society. It is also a method for enrichment of personality. People try to enrich their personality through interaction process with other people and material world. Here material world indicates the entire economic environment that is interaction of human beings with matter. Thus, empowerment means not only economic upliftment but also personality development of the lagging people through interaction process.

Sociologically women empowerment means transformation of social structures in favour of women. Those social structures are transformed through radical institutional changes which perpetuate male domination. Increase in educational level, employment opportunities, age at marriage, women's representation in politics and family decision making process including easy access to opportunity are considered important institutional factors for women empowerment.

The Process of Empowerment

In order to change those social structures which subordinate the women, we must first recognize those factors which legitimize and perpetuate women's oppressed condition. Less participation of women in education, income, economy, politics, family decision making body etc are the important factors that give birth to women's oppressed condition. So, this recognition

requires reversal of these factors. These factors are forced to bring change only when a large number of women are mobilized to press for change in favour of them. Thus empowerment occurs when women can challenge their subordination by mobilize these factors in favour of them. United form of women's movement is necessary to alter those social factors as well as social structures in this regard.

The Approaches of Empowerment

Women may be empowered by following the four approaches viz. Integrated Development Approach, Economic Empowerment Approach, Consciousness Raising Approach and Self Help Groups (SHGs) Approach. The first three²³ approaches for empowering women have been undertaken in all over the South Asia whereas the last one that is Self Help Groups (SHGs) approach which is the latest approach to empower women in India reveals the structural-functional relationship between SHGs and women empowerment.

Integrated Development Approach: This approach views women's development as the key to the development of family and community. It provides prerequisites to alleviate poverty, meet basic needs, and to reduce gender discrimination collectively.

Economic Empowerment Approach: This approach considers women's subordinate position is due to lack of economic power. It focuses on improving women's position by providing material resources and strengthens women's economic security by organizing them into savings and credit groups for income generating activities. This approach differs from the Self Help Groups (SHGs) approach only in terms of economic as well as social perspectives. When, the first one gives emphasis only on economic criterion and the last one gives emphasis on social criterion.

Consciousness Raising Approach: The consciousness raising approach emphasizes on education as process of learning that leads to gain new knowledge, skills, information and self-esteem. This approach helps to gain access to the new world of knowledge.

Self Help Groups (SHGs) Approach: Women in the SHGs not only develop themselves economically but also enrich their personality through interaction process with other people. Before joining SHGs there was no scope to interact with others as most of the time they were confined to do household chores. Now SHGs has become a major agent through which woman gets opportunity to know and introduce her with others of outside world. When women assemble for economic purposes, they try to deal with others in a particular way and try to manage everything of those economic purposes. They become aware what society expects from them. Here they learn how to approach a demand to the higher officials, how to handle others, how to speak to others, how to adjust and accommodate with others. Almost every aspect of human behaviour is assimilated here. Interaction process in the SHGs stimulates its members to improve their lifestyle as well as their lagging way of life with the influence of external society.

1.1.2 The Concept of Self Help Groups (SHGs) and Women Self Help Groups (WSHGs)

Self Help Groups (SHGs) means a group of individuals united for helping themselves. It is also a peer group who work and share collectively for serving each other. It primarily stands for financial assistance as well as for collective aid to remove the constraints of socio-economic development.

A Self Help Group is a small economically homogenous affinity group of the rural poor voluntarily coming together to save small amount of money regularly and convert the savings

into a common fund known as the group corpus which is taken up for income generating activities. It is a voluntary association of poor people formed to achieve both social and economic goals.

According to the Ministry of Rural Development, Government of India²⁴ the SGSY guidelines considers woman is the key of development and declare that fifty percent (50%) of the Self Help groups formed in each block should be exclusively for the women as women are the most vulnerable sections of the society. SHGs are recognized as a useful tool to help the weaker sections and as an alternative device to meet the urgent credit needs of the needy women. It is considered that SHG is an instrument for the development of savings habit among the poor women and in this regard the present study reveals how SHGs enhance the status of women as participants, decision makers, planners and beneficiaries in the economic, socio-cultural and political spheres of life. Generally a Women Self Help Group may consist of 10 to 20 persons.

Thus the basic principles of Women's Self Help Groups (WSHGs) are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Self Help Groups are coin with the term 'Social Entrepreneurs'¹ which is thought as catalyst behind the change, challenging the status quo by extracting the unforeseen opportunities and challenging the society for their better. The social entrepreneurs make social capital to improve the social values of the society while the business entrepreneur aims at profit.²⁵

¹ The term Social Entrepreneurship was coined by Bill Drayton who founded Ashoka, a global association of the world's leading Social Entrepreneurs in 1981.

In India, the Self Help Group approach has been introduced as a group process to provide social capital to the poor women to empower them. By the group process, women organize and strengthen themselves to transform their conditions in a positive direction as they wish. SHGs approach makes a favourable condition for the poor women so that they can imply their capacities to their best. Hence the present research study intends to discover the consequences of SHGs in respect of women empowerment.

1.2 Statement of the Problem

Indian women reportedly enjoyed an exalted position in society in the ancient times, however with passes of time their position in the society was gradually eroded from the period of Aryan invasion. The Aryan first reverse the India society from matriarchal²⁶ (The Indus Civilization) to patriarchal²⁷ (The Vedic and Post Vedic Age) society which then gradually eroded women's position in society. Later, since the early nineteenth century, reformers and thinkers have been engaged in the task of emancipating women from their bondages. They mainly focused their attention on several dysfunctional social practices like Satidah (self-immolation of the bride groom with her deceased husband), child marriage, polygamy, violence against women, dowry etc. Women's emancipation was a prominent aspect of the programmes chalked out during the freedom struggle. The constitution of India has several provisions designed to ensure women's rights and social, economic and political equality. After independence, several initiatives have been taken to achieve social, economic and political empowerment of women through different planning programmes. The Self Help Group (SHG) approach is one of those important efforts which have been taken as an instrument to empower women in rural India. This research study intends to explore in what extent the Self Help Group approach empower women in rural society.

Nearly half of the total population in India is constituted by women. If this large segment of population continues to lag behind their male counterparts, and if they do not empowered, this will create an imbalance in the overall process of social development. But the problem becomes more aggravated because women bear the brunt of multiple forms of exploitation that originate from class, caste, culture and patriarchal systems. Several studies have revealed that women's subordinate position is perpetuated and reinforced by their limited access to and control over resources than men (Verma; 2008)²⁸. They are, of course, the worse victims of their poorest conditions. Women thus get doubly marginalized by virtue of being poor and being women. In such a situation, SHGs have emerged as a vital source of resource for the poor rural women to change their marginalized and sub-ordinate position in family and society. So, an in-depth study of the role played by SHGs regarding women empowerment is obvious.

The inability of the credit institutions to deal with the credit requirements of the rural poor women in particular has led to the emergence of the micro finance and micro credit system through Self Help Group. In rural India, it can be seen that weaker sections of the society and destitute can not avail the credit from banks and formal institutions due to their inability to deposit collateral security and mortgage property. The Govt. sponsored development programmes are involved centrally and planned without participation of the local people, and therefore often fails to address the needs and requirements of the poor. Lack of participatory approach in planning and execution of these programmes resulted in failure to improve social and economic conditions of the poor women. At this point, micro finance through Self Help Groups is looked upon as an instrument that can be considered as the golden stick for women empowerment (Verma; 2008)²⁹. Hence this research study intends to seek how and to what extent Self Help Groups play an important role in empowerment of the rural women.



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In this context, the present research work intends to make a survey of Jalpaiguri district to analyze the role played by the SHGs in empowerment of rural women in this district. Jalpaiguri is the largest district of Northern part of West Bengal, covering an area 6,227 sq. km. with a population of 34,01,173 (Annual Employment Report- 2006-2007, Jalpaiguri, page 1). A major stretch of this district is bordered in the North by Bhutan and falls in the western Dooarsⁱⁱ, which means the get way (door) of Bhutan.

The district comprises three subdivisions, namely Jalpaiguri Sadar, Mal Bazar and Alipurduar, which are situated at the foothills of eastern Himalayas. The district has its special importance in respect of tourism, forest, hills, and tea gardens and also as a residing place for a wide variety of tribes, castes and religious communities.

Jalpaiguri is a socio-economically backward district (Halder; 2004)³⁰. One simple reason behind this backwardness is the high concentration of Scheduled Caste (SC) and Scheduled Tribe (ST) population, which is highest among all of the 18 districts of West Bengal. According to the 2001 Census, SC and ST population represent 36.7% and 18.9% respectively of the total population in this district. The percentage of rural population is 82.3 which indicate that urbanization is very low in this district. In this context of some important socio-cultural and demographic indicators (% of safe delivery, % of women who had TT twice, % of eligible couples who are current users of FP method, % of eligible women visited by Health Workers) Jalpaiguri District is very backward in general and it has lower women's status in particular compared to West Bengal average (Directorate of Health Services, West Bengal, 2001-02). Approximately 38.5% households of Jalpaiguri district live below poverty line (West Bengal

ⁱⁱ The term Dooars emerged from Assamese and Bengali word Duar means door (the gateway to Bhutan). There are 18 Duars or gateways through which the Bhutanese people can communicate with the people living in the plains.

Census-2001). The female literacy rate is 52.2% whereas female main workers formed only 16.0% of the total workers of the district. People are largely dependent on agriculture and the absence of industries provides minimum alternative employment opportunities to them. Poor agricultural economy, adverse sex ratio (941), low health status and low literacy rate aggravate the vulnerable situation of women. In such a situation, the formation of and tremendous growth of different types of SHGs has taken place in Jalpaiguri district in an aim to develop the socio-economic status of women. The greater concentration and tremendous growth of SHGs in the foothills of Jalpaiguri district are the decisive factors for the choice of Jalpaiguri district as the research area for the present study. Hence, the emergence tremendous growth of SHGs to empower the rural women in this district revives the need for major policy research to boost the activities of the SHGs and its members for their advancement.

1.3 Objectives of the study

The major objectives of the research study are as follows:

- I. To analyze the genesis, formation and development of SHGs in the sub-Himalayan region of West Bengal.
- II. To study the aims and objectives of SHGs and its impacts in sub-Himalayan Jalpaiguri district of West Bengal.
- III. To examine the relationship between SHGs and women's economic, social and political empowerment.
- IV. To study the attitudes of the male counterparts of women members regarding their empowerment through SHGs.
- V. To suggest measures for making SHGs an effective instrument for empowerment of rural women.

1.4 Research Questions

- I. What are the objectives of Self Help Groups in terms of women empowerment?
- II. Does participation in SHGs empower women and emancipate them from their marginalized condition? If yes, then in what degree and in what context?
- III. Does participation in income generating activities through SHGs influence women's economic condition?
- IV. Does participation in SHGs increase the women's influence in decision making process in family and society?
- V. How is the attitude of males regarding women's participation in SHGs?
- VI. Is there any lacuna in the SHG guidelines for an effective successful programme of women empowerment at the grass root level?

1.5 Research Methodology

The present research study has been done to find out in what extent the rural women have been empowered through participation in the SHGs and which factors come in the way of women's empowerment. Besides, this research study also intends to penetrate into the process, impact and efficiency aspects of SHGs which are very much essential to understand the process of SHGs movement fruitfully or in a better way. From this point of view, the present study intends to do an analytical and exploratory type of research work of women's self help groups.

1.5.1 Universe of Study

The present study has been conducted in the Dooars region of Jalpaiguri district which is situated in the northern part of West Bengal. Jalpaiguri which is the largest tea producer district of West Bengal has three subdivisions viz. Jalpaiguri Sadar, Mal and Alipurduar subdivisions. The survey cum field work for the present study has been conducted in Mal and Alipurduar subdivisions – a part of Western Dooars and foothills of the Eastern Himalayan region. Both of the selected subdivisions are situated at a distance of about 50-100 Kms from the district head quarters. Geographical location of the district depicts distinctive features of the district. The district is bordered by two international borders – in the north by Bhutan and in the south by the Bangladesh international border. Both of these subdivisions are socio-economically backward due to hills, rivers, rivulets, undulating terrain, knoll, dense forest and closed tea gardens. In such a situation, a tremendous growth of different types SHG has taken place in these subdivisions.

1.5.2 Conceptual Framework and Definition of the Terms

Studies on women empowerment is recent development in India and abroad especially in the third world countries where women are far lagged behind man in respect of socio-economic and political spheres of life. Self Help Group approach for the development of poor people has been originated just a decade ago in India. Hence, theoretical and methodological conceptions are very much limited for studying the poor women regarding their empowerment through SHGs. However, it was the last decade of the last century, a few scholars of India and abroad has paid much attention for the study of women empowerment through micro-finance which certainly bridges the gap in the existing empirical knowledge about Self Help Groups and women empowerment in the sub-Himalayan region of West Bengal. The following research work categorically is exploratory, analytical and descriptive in nature as because it intends to

explore the consequences of SHGs on the members and analytical in the sense as it intends to analyze whether the joining of Self Help Groups by women actually brings socio-economic and political emancipation for those women. Thus, on the basis of socio-cultural context, the study describes the women's changing social situations, social systems and social structures where women's Self Help Groups are conceptualized for their empowerment. Hence, the present research study has been carried out by following the structural functional approach for a standard sociological analysis of their condition.

The title of the present research work is "Empowerment of Rural Women through Self Help Group in Sub-Himalayan West Bengal: Case Studies of Jalpaiguri District." The incorporated words in the research topic are needed to be stated in order to formulate a rigorously defined idea i.e. concept/s which are very much essential since the findings are based on scientific analysis. The concepts used in the topic of the existing research work have been defined operationally as follows:

Empowerment – Socio-economic emancipation of the poor people from their marginalized condition.

Women – Females, especially after eighteen years of age with feminine quality.

Self Help Group – Collective bond of some persons who help themselves.

Sub-Himalayan West Bengal - A part of Western Dooars and foothills of the Eastern Himalayan region in Jalpaiguri district designated as Sub-Himalayan West Bengal.

Case Studies – The process of acquiring information and studying the phenomena, event, situation and development through intensive way. So the present study also is a qualitative study.

Jalpaiguri District – An area, an official map which is surrounded by two international borders i.e. in the north by Bhutan and in the south by the Bangladesh international border and Cooch Behar district of West Bengal in the East by Assam and West by Darjeeling district of West Bengal and Rangpur district of Bangladesh.

1.5.3 The Research Design

The research design for the present study has been formulated on the basis of the nature of the present research study. Initially it has undergone many changes and modifications as the study progress and insights deepen into it. Tools and techniques of data collection have been arranged to fulfill the research goals. The present research study is exploratory in nature and also a descriptive research based on Sociological Approach. The present thesis is the result of my intensive field work during the period from 2008 to 2012 at Mal and Alipurduar subdivisions. The Self Help Group members under SGSY are the focal theme of this scheduled study. In mid October of 2008, I visited entire Dooars region to do the pilot survey. The scenic beauty of Dooars especially during the autumn had seized my mind which also had happened to many of the tourists who travelled there due to the ongoing hill agitation. That time I met different SHGs members and their group leaders and informed them about the objectives of my research work and also seek their cooperation. I also had travelled the research area in an aim to get appropriate knowledge of different ethnic communities residing in that region for a better understanding of their socio-cultural diversity which would be helpful for my research work. During that period, I observed SHGs activities, attended group meetings and any type of gatherings related to SHGs for the achievement of new knowledge. After completion of my pilot survey, I have prepared my research proposal for registration of my Ph. D programme with the knowledge gained by the pilot survey and also by reviewing related research literatures.

During and also after the preparation of interview schedule for my research work I went to my research area for several times for testing the interview schedule and also to finalize it by doing the needed modifications in it so that an extensive and purposeful field work could be done. After then, I have completed my field work during the period from March, 2009 to January, 2013.

1.5.4 Selection of the Key informant

The present empirical study is concentrated on the Members of Self Help Group living in the Mal and Alipurduar subdivisions of Jalpaiguri district. The oldest SHGs members or the members who have been continuing their membership for more than five years are considered for the present study. Actually the women who have formed the group for self help under SGSY are considered as the core subject for the present study. Although, the women members of Self Help Groups exclusively are the unit but some other persons such as male counterparts of the women members, bank managers, officials of DRDC, Resource Persons (RP) of SHGs, NGOs and many non-SHG members also have constituted the study as they have been interviewed for necessary supplementary information.

1.5.5 Rapport Establishment

To conduct my field work fruitfully, I realized to establish a good and friendly relationship with the respondents. At first they were reluctant to speak out their opinion as I was a stranger to them and also a male person. Some respondents also were curious to know whether I would carry some extra incentives for them. Then, I conveyed my identity and simply convinced them that it was just a survey research work. Few members realized the matter while some felt hesitant and were afraid to answer my questions. Hence, I felt that I need to do friendly

conversations with them first of all if I want to carry out a good field work. At last, my warmth and friendliness with them has made them ease and it was possible for me to conduct the fieldwork satisfactorily.

1.5.6 The Primary and Secondary Sources of Data

The present research work is based on both primary and secondary sources of data collection. Basic primary data have been collected through personal face-to-face interview with SHG members. Secondary data have been collected from Banks, NGOs, Sub-divisional offices, District Rural Development Cell (DRDC), books, journals and newspapers. Various reports, records and documents prepared by the DRDA have been studied and used as sources of secondary data.

1.5.7 Sampling Procedure

Approximately 4 (four) percent of the total SHGs (of Jalpaiguri district) which have completed at least 5 years have been chosen for the study. 320 women members comprising into 34 SHGs have been considered for the existing study with the help of purposive sampling technique. The newly formed Women SHGs which are still in infancy stage have been excluded from the study as the basic thrust has been given exclusively on the oldest SHGs as it is expected that by studying the old SHGs, a fruitful analysis can be done of the socio-cultural, economical and political changes among the members by comparing their status in the pre and post SHGs stage in order to know the empowerment of women. Hence, those groups which are less than 5 years old have not been selected for the study. After selection of the SHGs, the members were interviewed at a suitable time and place so that the interviewees feel ease during the interview

period. Requisite data have been collected with the help of semi-structured interview schedule based on research questions framed for the present research study.

1.5.8 Tools and Techniques of Data Collection

The present empirical study is based on primary data collected through direct interview technique in a face-to-face situation. For that, an interview schedule has been prepared. Observation and case study also have been used as important tools for data collection from the respondents.

1.5.8.1 The Interview and Schedule

The present study is empirical in nature based on mainly primary data collected through interview schedule. Hence the schedule is designed according to the objectives of the study and research questions. The interview schedule has been prepared for both structured and unstructured interview for collection of primary data regarding the changing socio-economic condition of women members of the SHGs. The structured schedule consists both the closed ended and open ended questions. Hence, the structured interview method involves the use of set of predetermined questions and of highly standardized techniques of recording order of questions. Besides, other two methods of interview i.e. standardized and unstandardized have been followed for preparing the schedule. In standardized interview method respondents are asked to choose one of the given options as the answer and in unstandardized interview method, respondents are given greater freedom to furnish their opinion. The respondents were asked the questions in the same order, in the same form at their door with no bias. The schedule which has been used for the study is presented in appendix of the thesis.

1.5.8.2 Observation

For an in-depth study, observation plays an important role to learn the usual pattern of human behaviour. During field work, I attended the SHGs meetings, members' working places and their activities in order to get pertinent data through participant observation. Sometimes they felt difficulties to show their spontaneous nature to me. As a result I had to participate with their activities for observing the actual situations. At that time, numerous photographs of various aspects of their life were taken with the prior consent of the members. Group discussions of husband-wife and SHGs as a unit were done during the field work. Besides, to learn the latent information of the group, participation in the group meetings and the method of participant observation has been used for the present study.

Besides, the field survey has been done through interaction with the village elders, village Panchayats, group leaders, selected SHGs Members, Resource Persons (RP) and different officials at different levels who were contacted to gather relevant primary and secondary data.

1.5.8.3 Case Study Technique

For an intensive investigation of the performances of SHGs, case studies have been done and case histories have been taken to know how housewives have become entrepreneurs and how a small affinity group has become a lending association. So, some case studies and case histories of group and individual members have been collected in order to fulfill this objective.

1.5.9 Rationale of the Study

The Government of India and the different state Governments have taken lot of projects and programme for empowering the rural poor women. The Swarnjayanti Gram Swarozgar Yojana (SGSY) has been initiated for the socio-economic development of the rural poor organizing them into Self Help Groups (SHGs) among which 50% is reserved exclusively for the women. Rural women have been considered the key target group of the socio-economic development as a whole. Credit provisions for the poor rural women and providing them with income generating activities through SHGs programme is thought to be an effective strategy for poverty alleviation among them. Self Help Group approach has been taken as a key tool of women's social mobilization. Considering this approach, a large number of Women Self Help Groups have been formed at the sub-Himalayan region of Jalpaiguri district in West Bengal, India in an aim to uplift the socio-economic condition of poor rural women. Against this background, the present study has been carried out in that area to assess the impact of Women Self Help Groups regarding their socio-economic and political empowerment at grass root level. The study will in fact provide a guideline for the researcher, socio-economic planners and administrators who are working for the development of women. Besides, the research study will surely enhance the existing knowledge of the empowerment of women in the society.

1.5.10 Chapterization of the Study

Considering the nature and subject matter of the present research work, the work has been elaborated into seven chapters. The following chapterization highlights the schedule of the work.

Chapter- I

The first chapter introduces the present work with theoretical and conceptual frame work of women empowerment through Self Help Groups. The chapter also derives the reasons for under taking the present research work. The entire research plan has been systematically discussed in this chapter.

Chapter- 2

The second chapter reviews the literatures related to women empowerment programmes and SHGs strategy in India and abroad to constitute the contemporary thinking with theoretical and practical knowledge.

Chapter- 3

The third chapter deals with the government policy and the efforts to empower women. This chapter is devoted to evaluate the various development policies and programmes regarding women empowerment in India.

Chapter- 4

The fourth chapter deals with the Self Help Groups strategy in India and abroad. It makes a detailed clarification about the origin and development of Self Help Groups with functioning in India.

Chapter- 5

This chapter has accounted the historical background of the research area – the Jalpaiguri district. It also carries a discussion on the socio-economic profile of the district as well as of the Self Help Groups members by following primary and secondary sources of data.

Chapter- 6

This chapter presents the data collected from the field in accordance with the research objectives and the research questions framed for the study. This chapter includes tabular representations of the statistical data.

Chapter- 7

This chapter makes a summary of the major findings of the study. The chapter also prescribes some Policy Recommendations and Suggestions for women empowerment drawn out through the present study.

1.5.11 Limitations of the Study

The present research study has the following limitations:

1. The present research work considers only the Women Self Help Group (WSHG) members for the study.
2. The study is limited to women Self Help Groups only which have passed at least five years after the formation of those groups.
3. Only those Self Help Groups which have been formed under SGSY are selected for the study.
4. The study is confined only within the sub-Himalayan region of Jalpaiguri district, West Bengal.

1.5.12 Data Analysis

The collected data have been analyzed by utilizing both the quantitative and qualitative approach. The field data have been edited, coded, classified or distributed, and analyzed in accordance with the objectives of the study to draw out inferences. Later, these scrutinized data

have been computerized for tabulation and statistical processing. The qualitative data have been analyzed on the basis of systematic and analytical description whereas the quantitative data have been analyzed through tabulation and with the help of statistical calculation. This data processing has been done by computer applications with the help of SPSS software.

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