

**EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUP
IN SUB-HIMALAYAN WEST BENGAL: CASE STUDIES OF
JALPAIGURI DISTRICT**

**THESIS SUBMITTED FOR THE DEGREE OF DOCTOR OF PHILOSOPHY IN
HIMALAYAN STUDIES WITH SPECIALIZATION IN SOCIOLOGY UNDER THE
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DECLARATION

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Ranjit Barman

DEDICATED

To My Beloved Parents

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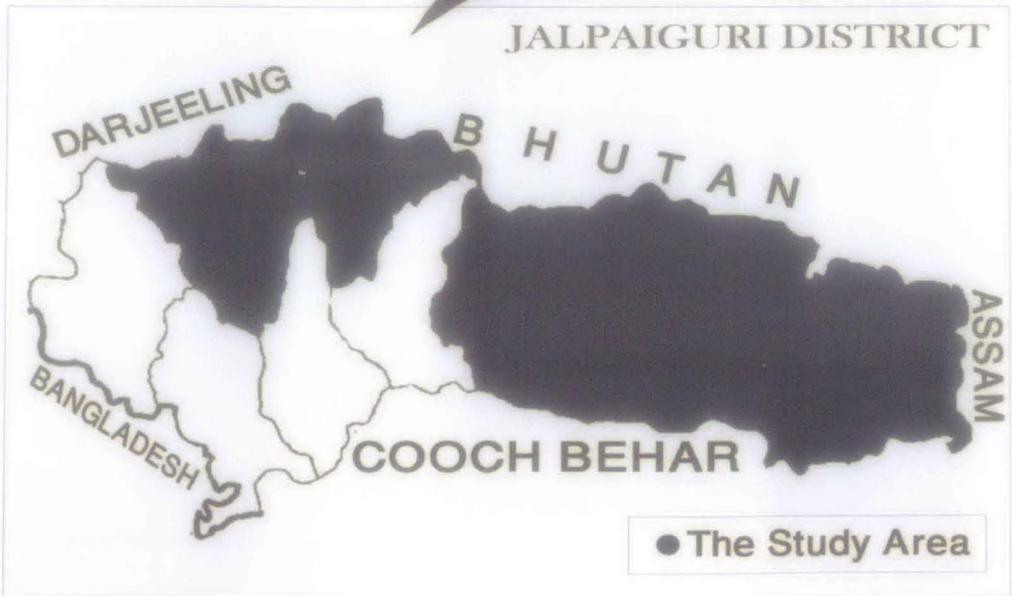
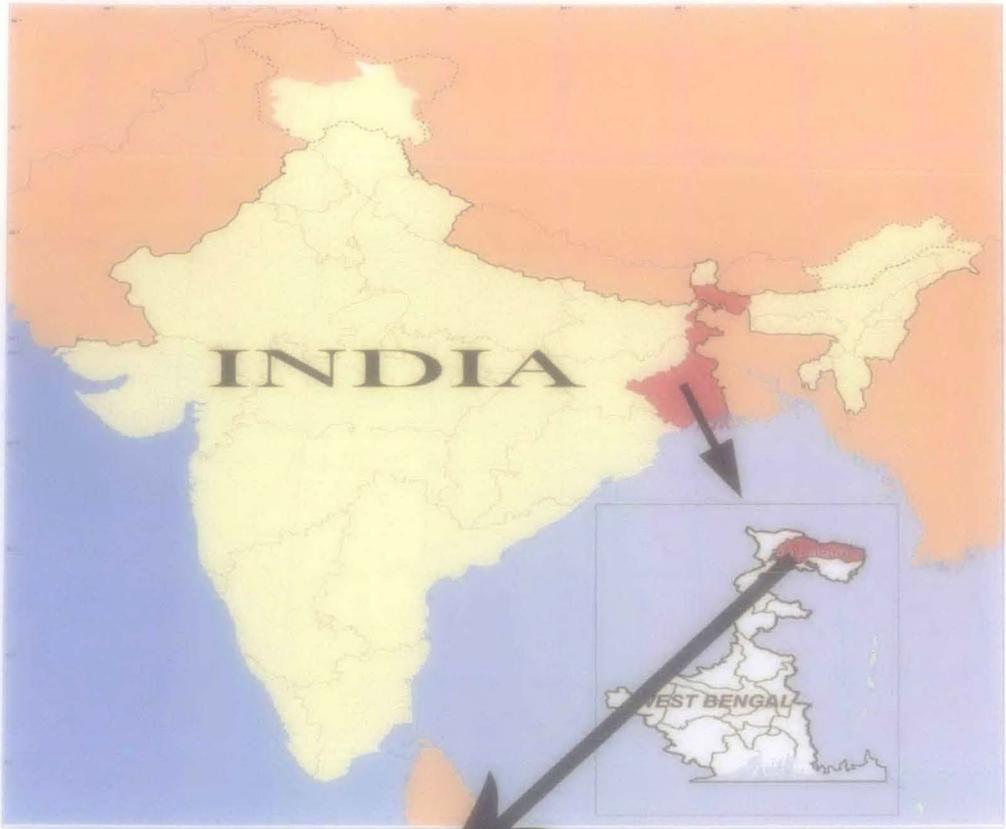
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Location Map of the Study Area

ABBREVIATION

AGAPE: Asociacion General para Asesorar Pequenas Empresas

APL: Above Poverty Line

BAAC: Bank for Agriculture and Agricultural Cooperatives

BDO: Block Development Officer

BPL: Below Poverty Line

BRAC: Bangladesh Rural Advancement Committee

CBOs: Community Based Organizations

CD: Community Development

CDAW: Convention on all forms of Discrimination Against Women

CDP: Community Development Programme

CLCC: Central Level Coordination Committee

CRC: Convention on the Rights of the Child

CSWB: Central Social Welfare Board

DRDAs: District Rural Development Agencies

DRDC: District Rural Development Cell

DSMS: District Supply and Marketing Societies

DWCRA: Development of Women and Children in Rural Areas

GB: Grameen Bank

GBB: Grameen Bank of Bangladesh

GC: General Caste

GKY: Ganga Kalyan Yojana

GP: Gram Panchayat

IAY: Indira Awaas Yojana

ICDS: Integrated Child Development Services

ICPD: International Conference on Population and Development

IMY: Indira Mahila Yojana

IRD: Integrated Rural Development

IRDP: Integrated Rural Development Programme

JRY: Jawahar Rozgar Yojana

KSY: Kishori Shakti Yojana

KVIC: Khadi and Village Industries Commission

MDG: Millennium Development Goal

MMP: Mahila Mandal Programme

MoU: Memorandum of Understandings

MSR: Minimum Skill Requirement

MSY: Mahila Samridhhi Yojana

MWS: Million Wells Scheme

NABARD: National Bank for Agriculture and rural Development

NCW: National Commission for Women

NCW: National Commission for Women

NGOs: Non Government Organizations

NPS: National Population Scheme

NREP: National Rural Employment Programme

OBC: Other Backward Class

PRIs: Panchayati Raj Institutions

RBI: Reserve Bank of India

RGVN: Rastriya Gramin Vikas Nidhi

RMK: Rastriya Mahila Kosh

RP: Resource Person

SC/ST: Scheduled Caste and Scheduled Tribe

SDO: Sub-divisional Development Officer

SGSY: Swranajayanti Gram Swarajgar Yojana

SHGs: Self Help Groups

SITRA: Supply of Improved Toolkits to Rural Artisans

SPSS: Statistical Package for the Social Sciences/ Statistical Product and Service Solutions

STEP: Support to Training and Employment Programme for Women

TRYSEM: Training of Rural Youth for Self Employment

UBKGB: Uttar Banga Kshetriya Gramin Bank

UNDP: United Nations Development Programme

UNICEF: United Nations International Children's Emergency Fund

UNO: United Nations Organization

VAW: Violence Against Women

VIDC: Village Industries Development Commission

WD: Women Development

WKP: Wahana Kria Putri

WP: Women Participation

WSHGs: Women Self Help Groups

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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Chapter-2

Review of Literature

The studies on public policies in general and on women in particular along with women's empowerment programme in India and abroad have attracted the attention of scholars from different disciplines such as Sociology, Economics, Political Science, Commerce and even Management Studies. Therefore, a collection of scholarly works and their outputs have been brought gradually in order to make an effective study.

The issue of empowerment of women which received global attention with the declaration of the United Nations Charter in 1945, the United Nations Declaration of The International Women's Year in 1975 and Women's World Congress held at Nairobi in 1985 made an effort towards women empowerment. Now the women empowerment issue no more remains a regional matter and it has become an international issue. The National and International influences compelled the Government to shift its emphasis on women's programmes from welfare to development. It was realized that undertaking of welfare programmes for women alone would not be helpful unless supported by development programmes and thus development programmes have been introduced in order to achieve women empowerment in real.

Therefore, the studies on women development and empowerment and their problems related to specific policies and programmes implemented by different governments have gained considerable importance in analyzing various factors which are instrumental for overall development of women. In this regard, a large number of studies have attempted to unveil socio-

economic and political factors which contribute immensely to the economic, political and social empowerment of women.

Here, the review of certain important works is quite relevant in the context of the present study which aims to evaluate the impact of all these policies and programmes on socio-economic, political and cultural development of women on the one hand and on the other hand to know the degree of women empowerment through various policies and programmes and its relevance. The review of literature has been classified into two categories - firstly, review of the studies on women empowerment programmes and secondly, reviews of the studies on Self Help Groups (SHGs) strategy.

2.1 Review of Studies on Women Empowerment Programmes

Sidney Ruth Schuler and Syed M. Hashemi (1994)¹ in their research article, "Credit Programs, Women's Empowerment, and Contraceptive Use in Rural Bangladesh" find out that women who participate in the Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) programmes are more empowered. Their study also reveals that Grameen Bank programme has a strong effect on contraceptive use among participants than BRAC programmes.

Ruhul Amin, Yiping Li, Arshad U. Ahmed (1996)² in their study, "Women's Credit Programs and Family Planning in Rural Bangladesh" reveals that women who participate in credit programme are more likely to use contraceptives for keeping their families smaller in comparison to those women who do not participate or who live outside the credit programme areas. They also find out that participation in credit programmes increase women's economic status and empower women through the experience of group solidarity, increased mobility and access to information about contraceptive methods. Women's involvements in credit

programmes increase their interaction outside of their home by relieving their social isolation and exposing them to new role models and behaviors.

Anju Malhotra and Mark Mather (1997)³ in their article, "Do Schooling and Work Empower Women In Developing Countries?" Gender and Domestic Decisions in Sree Lanka" find out that education and employment play an important role in determining women's input in financial decisions, but these are largely immaterial in determining household decisions related to social and organizational matters. Working women in particular have considerable control if they are living with their in-laws. Women's relatively favourable position in the family is also apparent in the small age and educational gaps among the spouses.

Alexandra Bernasek (2003)⁴ in his paper entitled "Banking on Social Change: Grameen Bank Lending to Women" discusses that loans for the women from Grameen Bank of Bangladesh (GBB) has positively and significantly increased their income. This incident ultimately increases their contribution to the family income. Women's socio-economic status has improved due to Grameen Bank (GB) loans. The group lending structure of Grameen Bank creates a support network among the members of a self help group. The support network then facilitates a method of peer mentoring that contributes to women's empowerment. The study shows that Grameen women control the family planning decisions. It has also found that women who participate in the Grameen Bank programmes are also less likely beaten by their husbands. Domestic violence has been reduced owing to the participation of women in the Grameen Bank programmes. Grameen Bank has been able to change many of the institutions that contribute a lot to the subordination of women. They are also able to improve the health and educational status of their children.

Sayma Rahman, P. N. Junankar and Girijasankar Mallik (2009)⁵ in their study “Factors influencing women’s empowerment on microcredit borrowers: A case study in Bangladesh” finds out that the greater age of the female has negative effects on empowerment. They show that the younger females are more empowered. They show that the education of female has a positive impact on female empowerment. Their study also finds out that age and education of the male partner has a positive effect on women’s empowerment as young and educated males encourage female empowerment. They further point out that assets are positively related to women’s empowerment.

Pradeep Narayan (2003)⁶ in his essay, “Empowerment through Participation: How Effective Is This Approach?” opines that unless the excluded or marginalized sections within a community are empowered, their productive participation cannot be ensured and sustained. According to him the aim of the participatory approach is to give voice to the excluded or marginalized sections whose voices are ignored or not heard. By this approach people can analyze and solve their own developmental problems. Here, people can influence the decision making process.

2.2 Review of Studies on Self Help Group Strategy

Several studies also have been conducted by social scientists, financial institutions and agencies which highlight the positive trends and impact of Self Help Groups on women empowerment. It is very difficult to review all the relevant studies as proper documentation of such studies is still to be ensured. Therefore, available relevant research studies, and particularly case studies and several research works which were debated in workshops, seminars and symposium have been critically reviewed.

Bong-Ho Mok (2001)⁷ in his study of “Cancer Self-Help Groups in China: A Study of Individual Change, Perceived Benefit and Community Impact” mentions that overwhelming majority SHG members have reported positive changes in their behaviors, attitudes towards self, and inter personal relationships after joining the group. The group also affects social policies. The study also shows that the psychological and relationship dynamics in Cancer Self Help Groups are effective and are working satisfactorily for the well being of group members. SHGs provide the opportunity of social learning. SHGs offer continuous training courses on how to confront diseases, how to deal with emotions, how to interact with others, and how to plan for the future. The members of those groups feel that they are no longer alone alienated or isolated from society. They are getting social, emotional and material support from the newfound social relationships of SHGs.

Gurumoorthy (2000)⁸ reveals that credit needs of the rural women can be fulfilled thoroughly through the SHGs. The women lead SHGs have successfully demonstrated how to mobilize and manage thrift, credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs promote women to take active part in the socio-economic progress of the society.

In this respect, Puhazhendi and Satyasai's (2001)⁹ study reveals that the SHGs contribute to the economic and social empowerment of rural poor women. Older SHGs have relatively more positive features such as better performance than the younger ones.

Manimekalai and Rajeswari (2001)¹⁰ in their study highlight that the provision of micro-finance by the NGOs to women SHGs have helped the group members to develop a sense of

leadership, organizational skill, management of various activities of a business, identifying raw materials, market and suitable diversification and modernization.

K. C. Sharma (2001)¹¹ opines that women empowerment is taking place through SHGs. The perpetuation of economic activities and decision making of the house hold and societal level are increasing and making the process of rural development participatory, democratic, sustainable and independent. Thus, SHGs are contributing to the development of rural women in a meaningful manner.

Barbara and Mahanta (2001)¹² have shown in their study that SHGs have helped the women to establish a number of micro-enterprises for income generating activities. Rastriya Gramin Vikas Nidhi's (RGVN) credit and savings programme in Assam has been found successful as its focal point is absolutely on the development of rural poor. Here, the total management system has been designed with the help of specially trained staff and is free from any type of political influence.

K. N. Vijayanthi (2002)¹³ in his study, "Women's Empowerment through Self Help Groups: A Participatory Approach" shows that mobilizing women into self help groups under the comprehensive community development programme in Tamil Nadu has made women as the local ownership of development process. Now they manage and control resources and influence the systems those affect their lives. Now women began to identify themselves through SHGs and represent their grievances collectively to the Government and Non Government Organizations (NGOs). In their study, they find out that SHGs enhance awareness levels of women on issues related to sanitation, health, diarrhea, immunization, income-generation programmes, women's rights, mother and child welfare, decision making etc. Apart from this, the women continue to

learn new skills through sharing, participation and improve their problem solving capacities both individually and collectively.

Jyothy's (2002)¹⁴ study on SHGs in Tamil Nadu has found that women development depends upon capacity building by bringing awareness in the issues of health, education, environment, legal rights, functional literacy and numeracy, communication and leadership skills for self and mutual help. The study also has found that SHGs enable women to perform various self-sustained activities such as proper functioning of the ration shops, maintaining vigil to prevent brewing of illicit liquor, helping the aged, deserted and widows. Self Help Groups maintain group unity and transcend the barriers of caste, creed and religion.

S. Galab and N. Chandrasekhar Rao (2003)¹⁵ in their paper, "Women's Self Help Groups, Poverty Alleviation and Empowerment" reveal that participation of women in SHGs has improved the access of women to credit. It has helped to reduce their dependency on moneylenders. Membership of the SHGs has changed their quality of employment. They have shifted themselves from wage labour to self-employment. As a result, the poverty has come down. Apart from that, women have acquired some non-land assets like health nutrition and educational status of children. They also find out that gender inequalities are reduced to some extent. The achievement of women empowerment varies in different models and in different socio-economic classes. They mention that women headed households, aged women and *Dalits* are benefited more in the process of empowerment. Now, women have improved their freedom to movement and also are able to interact with the officials and other women after joining SHGs.

Ramalakshmi (2003)¹⁶ has conducted a study on "Women Empowerment through Self Help Groups" in Andhra Pradesh which has found out that the SHG members are appointed as

dealers for the sale of products manufactured by companies like Hindustan Livers Limited, TVS, TTK-Prestige, Colgate-Palmolive, Phillips etc. His study has pointed out that vast majority of the members make savings regularly and adopts small family norms. They have higher self-confidence and self esteem. Girls and women have higher awareness against social evils like dowry, child marriage, untouchability and AIDS etc.

V. M. Rao (2004)¹⁷ points out that SHGs encourage savings and promote income-generating activities through small loans. The experience available in the country and elsewhere suggest that SHGs are sustainable, stimulate savings and in the process help borrowers to come out of the vicious circle of poverty. But his study also points out that the existing formal financial institutions have failed to provide finance to landless, marginalized and disadvantaged groups.

D. K. Sarkar (2004)¹⁸ has found in his study that literacy coupled with economic endowments is the gateway to women empowerment. Empowerment envisaged as an aid to help women to achieve equality with men or at least reduce the gap between men and women. He also suggests that after creation of SHGs, the members equip themselves with all the relevant knowledge to set up enterprises.

Tracey L. Moyley, Moureen Dollerd and Saswata Narayan Biswas (2006)¹⁹ in their article, "Personal and Economic Empowerment in Rural Indian Women: A Self-help Group Approach" discuss that self help groups positively affect the personal and economic empowerment of rural women in India. They have shown that the participation of women in the SHGs enhances meaningfulness in their daily lives, increases personal control over spending,

enhances social networks, reduces boredom, increase decision making power in the home and also enhance their independence and purpose.

Tanya Jakimow and Patrick Kilby (2006)²⁰ in their article, “Empowering Women: A Critique of the Blueprint for Self-help Groups in India” mention that women SHG programmes cannot reduce all the constraints preventing the pursuit of interests. SHG programmes replace the norms and external value instead of reducing internal constraints to enable members to better identify their interest. They firmly state that microfinance programme impose a double burden of reproductive and productive work of marginalized women. They suggested that although credit provision and access to services through SHG programmes increase the choices available to women and thereby empowering women to some extent, but this only empowers women within the prevailing social system and does not challenge the prevailing social structure in which the marginalized women have relatively less ability to pursue their interests.

Shibal Meher (2006)²¹ in his paper, “Impact of Micro Finance on Poverty; A Study of Self-Help Groups in Orissa” finds out that SHGs have the potential to tackle poverty. His work shows that there is increase in income and assets and reduction in the poverty level. His study also shows that although SHG based microfinance has a positive impact on poverty alleviation, the process of empowerment is poor.

Tanya Jakimow (2007)²² in his article, “The Rational of Self- Help Group Programme in Tamil Nadu” explores that SHG programmes have the mechanisms to enable self-directed empowerment of its members. SHG programmes can reduce internal constraints by providing the space through regular meetings in which women can collectively share their problems, can expose the structural condition of their subjugation. It also enables members to develop a critical

consciousness and alternative world-view. SHG enables women to overcome income shocks (such as sickness), repay debts to moneylenders and provide dowries for their daughters. The author shows another aspect of SHG that SHG excludes the poorest who are unable to afford the weekly savings required. He also finds that SHGs forestall challenges to the social system, reducing the cost to the elite (in terms of prestige and power) of development interventions under the auspices of an empowering programme.

Debotos Sinha (2008)²³ in his paper, "Self-Help Group - Vehicle for women Empowerment" opines that SHG members become aware about various social and technical issues related to group activities. They learn and gather information from each other during group meetings. At this time, they get the chance to participate in capacity building programmes where they are exposed to such improvement. The study reveals that women achieve consciousness about local self-government, politics, health and child health care due to joining the SHGs. They are gradually taking domestic decisions like household affairs, economic matters, child education, child health care and family welfare independently.

B. Geeta, Dr. Mangayar Karasu and Dr. L. Thara Bhai (2008)²⁴ conclude that women SHGs lead to benefits not only to the individual women and women's group but also for their family and community as a whole. SHGs enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

P. Christuraj and Saraswathy (2009)²⁵ in their paper, "Self Help Groups and socio economic changes among rural women" discuss that high level of socio economic changes are

found among the members. They show that scheduled caste, land less and illiterate members lag behind others member's in bringing socio economic changes in their lives.

An overview of above mentioned literature shows that some works have been done on empowerment of women through SHGs in general and some on important communities in particular, but the number of such research work is negligible in the context of Jalpaiguri district as only a few related works has been done by scholars.

Samirendra Nath Dhar (2005)²⁶ in his book "Micro-Finance For Women: Necessities, Systems and Perceptions dealt with women micro-entrepreneurs in some areas of North Bengal" says that women-micro entrepreneurs belonging to the SHGs are not very sure whether this micro-finance movement will increase their business opportunities, assets and income. Rather they conceive the group to be an instrument for drawing early credit from Uttar Banga Kshetriya Gramin Bank (UBKGB). But he finds out that the recovery rate of bank loan is 97% to 98% of the total members. He also says that relationships between economic and social benefits are not very much related.

Bhuimali and Poddar's (2004)²⁷ study entitled "Women and Employment: A Grass-Roots Study in Jalpaiguri of West Bengal" reveals that the status of a woman is defined according to the degree of her access over material and social resources. Her position is improved if she has access over these material and non-material resources. Women's economic contribution varies with the level of income. The study also reveals that female literacy improves with the increase of income.

2.3 Research Gap

From the overview of the existing literature on the Self Help Groups (SHGs) and empowerment of women, it is clearly visible that a comprehensive study on SHGs in Jalpaiguri district is very much limited. This lacuna of the existing literatures on SHGs and their role for women empowerment provides the basic eagerness to do the present research study. At the same time this research study has been undertaken to enhance the existing knowledge based on the relationship between the SHGs and empowerment of rural women in the sub-Himalayan region of Jalpaiguri district.

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Chapter-3

Government Policy and Efforts to Empower Women

3.1 Strategy of the Government Policy to Empower Women

The requirements for women's empowerment were felt in India long back. Mahatma Gandhi had declared at the Second Round Table Conference¹ that his aim was to set up a political society in India in which there would be no distinction between people of high and low classes and in which women would enjoy the equal rights and privileges as men and the millions of Indians would be ensured dignity and justice - social, economic and political. To secure this de jure equality for the women, many policies and programmes were put into action from time to time. Besides, a lot of special legislations have been enacted in favour of women. But there is hardly any programme to address the cultural and traditional discrimination against women that leads to their miserable conditions.

After independence, the Government of India took necessary actions for social and economic transformation of the country. Before independence, nearly 80% of people lived in rural areas and most of them situated below poverty line. Illiteracy, malnutrition, unbearable poverty and backwardness of varied nature were prevailing in both rural and urban areas. Even today, the country is facing many of the major problems which were prevailed during independence.

The government of India has taken various policies and programmes to meet the needs of its poor people. In this direction, in 1952 the Government of India introduced the Community Development Programme (CDP) at first and then several five year plans. All the programmes and policies have been working to remove the poverty since that time.

The Ministry of Women and Child Development has been implementing a number of schemes, which strive towards both economic and social empowerment of women. The concept of women's development in the First Five Year Plan (1951-56) was mainly "welfare" oriented². This welfare approach changed in to the "development" approach in the Fifth Five Year Plan (1974-78). The approach of development marks a further shift to "empowerment" of women in the Eight Five Year Plan (1992- 97) in order to meet both the increasing and challenging needs of women.

Gradually empowerment of women as agents of socio-economic change and development became one of the nine specific objectives of the Ninth Five Year Plan (1997-02), which was continued in the Tenth Five Year Plan (2002-07). The National Policy on Women 2001, which informed the Tenth Five Year Plan, has articulated a series of goals towards women's empowerment.

The Central Social Welfare Board (CSWB)

The Central Social Welfare Board (CSWB) was set up in the 1953 with the objective of promoting social welfare activities for the women children and handicapped through voluntary organizations. It was the first social welfare organization in the post independence period for women and children. It was introduced by the Planning Commission of India with a large number of programmes such as providing housing protection to weak and helpless women, fallen

women, helpless widows, creating centres of social education and adult education centres for women, condensed courses of education and vocational training courses for women and girls, awareness generation projects for rural and poor women, family counseling centres, holiday camps for children, welfare extension projects in border areas, opening centres for giving healthy entertainment to the women, giving assistance to crèches and hostels for working women etc. The Board gives financial subsidy to the NGOs which provide good service to the women.

Women Empowerment through Various Schemes

The government of India has been implementing various schemes and programmes for the welfare and empowerment of rural women in the areas of poverty alleviation, skill up gradation, micro credit, development and sustainable income generation, science and technology, education, health services, awareness generation, legal literacy and support services.

Awareness Generation Projects for Rural and Poor Women

The basic aim of this programme is to create awareness among rural and poor women on various social issues. This programme enables women to organize themselves and strengthen their participation in decision making in the family and society.

Condensed Course of Education for Adult Women

This programme was launched in 1958. The basic objective of this scheme is to provide basic education and skills to the needy women, widows and destitutes belonging to the backward classes.

Mahila Mandal Programme (MMP)

This programme was started in 1961 to provide social service to women in rural areas.

Swawalamban Programme

It was launched in 1982-83 with the objective of providing training and skills to women to facilitate to obtain employment on a sustained basis.

Support to Training and Employment Programme for Women (STEP)

This programme was originated in 1987 to provide updated skills and new knowledge to poor and asset less women in the traditional sectors.

Development of Women and Children in Rural Areas (DWCRA)

It was initiated in 1987-88 to provide self employment opportunities to women living below poverty line.

Rastriya Mahila Kosh (RMK)

It was initiated in 1992-93s for economic empowerment of women through the provision of credit to poor and asset less women in the informal sector.

Mahila Samridhhi Yojana (MSY)

This scheme was initiated in 1993 to enable poor women to exercise greater control over household resources to redress gender biases in production.

Swashakti Project

This project was initiated in 1998 which was previously known as rural women's development and empowerment project. It creates an environment for empowerment of women in association with Self Help Group.

Kishori Shakti Yojana (KSY)

This programme was initiated in 2000-01 as part of the ICDS programme and addresses the needs of adolescent girls aged between 11 and 18 years old for their self development, nutrition, health status, literacy, numerical skills and vocational skills in India.

Swayamsidha Scheme

It was launched in 2000-01 for women's empowerment based on configuration of women into Self Help Groups aiming at holistic empowerment of women through thrift, awareness generation, skill development and economic empowerment.

The Integrated Rural Development Programme (IRDP)

The Integrated Rural Development Programme (IRDP) is considered to be a major poverty alleviation programme in the rural area all over the country. The IRDP was launched in 1980. The major objectives of this scheme are to uplift the poor families from poverty level. It was considered that the programme will be able to create assets by income generating activities of the rural poor in a specified period of time. Under this programme, women's participation was ensured by reserving 30% of benefit for them.

Training of Rural Youth for Self Employment (TRYSEM)

Under the IRDP programme another scheme called 'Training of Rural Youth for Self Employment' (TRYSEM) was introduced for technical and entrepreneurial skills to rural youth living below poverty line in order to make them enable to take up income generating activities and 30% of the opportunities are reserved for women in this plan. This plan was continued till sixth plan period and additional concentration has been paid to the rural women's access to credit and training under the IRDP and TRYSEM programme.

National Rural Employment Programme (NREP)

National Rural Employment Programme (NREP) and the Rural Landless Employment Generation Programme (RLEGP) were launched with the basic target of wage employment to the beneficiaries. Both the programmes share common objectives for creation of extra profitable employment for unwaged and underemployed persons, formation of productive community resources for direct and ongoing benefits to the poverty groups and development in the overall quality of life and nutritional condition in the rural areas. The instructions of these two programmes allocate the preference to the landless labourers. According to the guidelines of these programmes, the scheduled castes and scheduled tribes and the poor rural women will get preference in getting employment.

The sixth plan provided the credit facilities to poor women for self employment but women failed to access the facility as they were unable to furnish the requisite guarantee. So, under these programmes women were not viewed as a specific beneficiary. At the same time, both the NREP and RLEGP were discontinuous and uncertain in nature. Besides, the employment provided by these programmes was for a very short duration. These programmes failed to increase the income for the beneficiary households and to uplift the beneficiary households above the poverty line.

According to the seventh five year plan only 7% women got profit under IRDP and it was also found that 15-20 percent cases were the cases of wrong identification of beneficiaries. Although the sixth plan period provided for the training facility for capacity building for women, but in many areas it failed to reach to the target points.

The Jawahar Rozgar Yojana (JRY)

The Jawahar Rozgar Yojana (JRY) is a wage employment programme which actually has given less importance to women. According to the JRY guidelines only 30 percent of the beneficiaries should be women. Similar to JRY, another Employment Assurance Scheme which assures 100 days gainful employment to both men and women during the lean agricultural season is very popular among the rural people during the off seasons.

Indira Awaas Yojana (IAY)

Another popular scheme is Indira Awaas Yojana (IAY) which was introduced to provide homes to the homeless people living below the poverty line. In the scheme, priority is given to the women belonging to the SC and ST community especially who are unmarried and widow. A large number of women have been benefited by this scheme.

Development of Women and Children in Rural Areas (DWCRA)

For the development of the women section, Govt. of India with the co-operation of United Nations International Children's Emergency Fund (UNICEF) introduced a programme known as Development of Women and Children in Rural Areas (DWCRA). The programme intends to empower the women by organizing them in groups. The programme brings awareness among the women and provides them economic and social opportunities.

The programme is directed at raising the income level of the poor women towards economic self-reliance. The primary objectives of the programme are to form the group of poor women at the village level to provide credit, training for skill development and infrastructural support for self employment.

National Bank for Agriculture and Rural Development (NABARD)

To give rural poor more access to banking and credits, the National Bank for Agriculture and Rural Development (NABARD) was established in 1982. In 1992, NABARD launched the SHG-Bank linkage programme with policy back up of the Reserve Bank of India. They have initiated SHG bank linkage programme in active collaboration with non-governmental organization (NGOs) with an aim for enhancing the coverage of rural poor under institutional credit thereby focusing on poverty alleviation and empowerment.

National Commission for Women (NCW)

The National Commission for Women (NCW) was introduced in 1992 with the objective of protecting women's right and promotion of their interests. The commission carries on pursuing its compulsory activities that is review of the legislations and remedial actions against violence to women. The commission provides highest priority to securing immediate justice to women.

Indira Mahila Yojana (IMY)

Indira Mahila Yojana (IMY) was set up in 1995. The plan aims at organizing women at the grass root level for participation in the decision making process and empowerment in 200 Integrated Child Development Services (ICDS) blocks. The objectives of the programme were awareness generation among the women of rural areas and urban slums and economic empowerment of women.

3.2 Views of Different Five Year Plans on Women Empowerment³

First Five Year Plan (1951-56)

The notion of women's development in the First Five year Plan was mainly welfare oriented and the Central Social Welfare Board (CSWB) was set up in 1953 to promote welfare measures through the voluntary sectors.

Second Five Year Plan (1956-61)

In the Second Five Year Plan women were organized into Mahila Mandals to work at the grassroots levels for women development. During this period equal pay for equal work policy were initiated.

Third, Fourth and Interim or Annual plans (1961-74)

The Third, Fourth and other Interim Plans accorded a high priority to the education of women. During this period some measures like to improve maternal and child health services, supplementary feeding for children and nursing and nutritional care of expectant mothers were introduced.

Fifth Five Year Plan (1974-78)

A major shift took place in this plan that was from the approach of 'welfare' to 'development'. This plan focused on socio-economic development of women, both for women from low income families and needy women with dependent children.

Sixth Five Year Plan (1980-85)

The Sixth Five Year Plan was the landmark in the history of women's development as it received a separate economic agenda. This plan took a multi-disciplinary approach for women's development with a thrust on health, education and employment.

Seventh Five Year Plan (1985-90)

The Seventh Five Year Plan continued an integrated multi-disciplinary approach covering employment, education, health, nutrition, application of science and technology, and other related aspects of women to bring them into the mainstream of national development. The establishment of Women Development Corporations during this plan period aimed at to provide better employment avenues for women so that they can become economically independent and self-reliant.

Eighth Five Year Plan (1992-97)

The Eighth Five Year Plan marked a further shift in the approach from 'development' to 'empowerment'. This plan emphasized to provide benefits to women education, employment and health as the central issue in determining the status of women. As the Eighth Plan stressed on women empowerment, the 73rd and 74th amendment of Indian Constitution in 1993 has provided the one-third reservation of seats in the local bodies of Panchayati Raj Institutions (PRIs) and Municipalities. This amendments enabled women for their participation in the decision making process at local levels.

Ninth Five Year plan (1997-02)

'Empowerment of Women' as an agent of socio-economic change and development of women became one of the strategic objectives of the Ninth Five Year Plan. The plan emphasized on:

- i. The 1/3rd reservation of seats for women in the Parliament and State Legislative Assemblies.
- ii. At least 30% of funds or benefits from all development sectors flow to women.
- iii. Organizing women into Self Help Groups as a major process of women empowerment.
- iv. Universalizing the feeding programme.
- v. Equal access to education for women.
- vi. Elimination of gender discrimination.
- vii. Free education for girls.
- viii. Promoting skill development programme among women.

During this plan period, some special initiatives including National Policy for the Empowerment of Women (2001) were introduced has been discussed later.

Tenth Five Year Plan (2002-07)

The objectives of the Ninth plan were continued in the Tenth Plan as major agents of empowerment of women and social change.

Eleventh Five Year Plan (2007-11)

During this plan period the Planning Commission constituted a Steering Committee on women empowerment and development of children. Gender empowerment and gender equity was the prominent measures of this plan period. The plan focused on four aspects of women empowerment namely Violence Against Women (VAW), Economic Empowerment, Political Empowerment and Social Empowerment.

3.3 Swarnjayanti Gram Swarozgar Yojana (SGSY)⁴

The Ministry of Rural Development, Govt. of India has replaced all the self-employment and income generation programmes and has introduced 'Swarnjayanti Gram Swarozgar Yojana' (SGSY) in April, 1999 by restructuring the following schemes namely:

- I. Integrated Rural Development Programme (IRDP)
- II. Training of Rural Youth for Self Employment (TRYSEM)
- III. Development of Women and Children in Rural Areas (DWCRA)
- IV. Supply of Improved Toolkits to Rural Artisans (SITRA)
- V. Ganga Kalyan Yojana (GKY)
- VI. Million Wells Scheme (MWS)

Now, the SGSY scheme is the major ongoing programme for self-employment of the rural poor and it mainly focuses on group (Self Help Group) approach. The scheme is operating from 1st April 1999 in rural areas of the country. The basic objective of the SGSY is to bring poor families (Swarozgaris)¹ above the poverty line through mobilization of rural poor in to Self Help Groups (SHGs) providing them with capacity building, skill up gradation training, assistance for taking up different economic activities, credit linkage, infrastructure build up, technology and marketing support.

The scheme is funded by the financial institutions, Panchayat Raj Institutions (PRIs), District Rural Development Agencies (DRDAs), Non Government Organizations (NGOs), Technical

¹ Swarozgaris denotes poor families. The swarozgaris can be either individuals or groups.

institutions in the district. NGOs may help in the formation and nurturing of the Self Help Groups for the progress of the Swarozgaris by providing technology support, quality control of the products and as monitors cum facilitators. The Swarozgaris will be eligible for banking assistance under SGSY when they possess minimum skill requirement.

The scheme aims at organizing a large number of micro enterprises in the rural areas for the households of Below Poverty Line (BPL) identified through BPL census duly approved by the Gram Sabhaⁱⁱ. The objective of the SGSY is to bring the BPL families Above Poverty Line (APL) within three years by providing them income generating assets with the help of bank credits and government subsidies. The scheme focuses on vulnerable section of rural society comprises of at least 50% SC/ST, 40% women and 3% disabled persons for assistance. Besides rural poor such as land or landless labour, unemployed rural artisans and disabled people are also covered under this scheme.

The programme has been conceived as a holistic programme for self-employment. The programme focuses on organization of the poor of grassroots level through a process of social mobilization for poverty eradication. Social mobilization enables the poor to build their own organization (SHG) in which they fully and directly participate and take decisions on all issues that will help them to develop their socio-economic condition.

The Self Help Groups are organized by Swarozgaris drawn from the BPL list of the village. Group activities are given preference on allocation of majority of the funding and half of the groups formed at block level should be exclusively women groups. SGSY promoted SHG may consist of 10 to 20 persons belonging to BPL families but in case of minor irrigation areas and in

ⁱⁱ Gram Sabha means half yearly or yearly general meeting of the people living in the rural areas.

case of disabled persons, this number may be minimum of 5 persons. The group does not include more than one member of a family and a person cannot be a member of more than one group. SHG may be an informal group or registered group under the Societies Act, State Co-operative Act or as partnership firm. The assistance that is loan and subsidy may be provided to the individuals or to all the members of the group for taking up income generating activities.

Salient features of Swarnjayanti Gram Swarozgar Yojana (SGSY)

- i. Swarnjayanti Gram Swarozgar Yojana (SGSY) aims at establishing a large number of micro-enterprises in rural areas. It is believed that the rural poor can be successful producers of valuable goods and services.
- ii. The assisted families (Swarozgaries) may be individual or Self Help Groups (SHGs) and emphasis will be given on the group approach.
- iii. SGSY is a holistic programme of micro-enterprises covering all aspects of SHGs and their capacity building, infrastructure build up, technology, credit and marketing.
- iv. SGSY emphasizes to establish micro-enterprises by following the cluster approach.
- v. SGSY adopts the project approach for each key activities prepared by banks and other financial institutions.
- vi. SGSY focuses on group approach and efforts to involve women members in each SHGs.
- vii. The Gram Sabha will decide the list of BPL families identified in the BPL Census.
- viii. SGSY is a credit-cum-subsidy programme. It envisages the greater involvement of banks. They prepare projects, identification of activity clusters, infrastructure planning, capacity building, choice of activity of SHGs, pre and post credit monitoring including loan recovery.

- ix. SGSY may promote multiple credits to the Swarozgaries on the basis of credit requirement. It encourages the Swarozgaries for increasing credit intake over the years.
- x. SGSY emphasizes on skill development through well-designed training courses and loans are sanctioned after proving the necessary training.
- xi. The SGSY provides necessary technology in the identified areas on the basis of local material resources.
- xii. SGSY helps the Swarozgaries for marketing of the goods produced by them.
- xiii. Subsidy under SGSY is 30% of the project cost but in respect of SC and STs it is 50%.
- xiv. SGSY focuses on the vulnerable sections of the rural poor that is 50% of the Swarozgaries are SC and STs, 40% of women and 3% of disabled categories.
- xv. SGSY are implemented by the DRDAs through the Panchayat Samiti
- xvi. The funds under SGSY are funded by Central and State Governments in the ratio of 75:25.

3.4 National Policy for the Empowerment of Women (2001)

The important policies which have vital implications for the women are National Policy for the Empowerment of Women (2001). The policy mainly has given importance on health, nutrition, education, political liberty of thought, agriculture, industry, forest, water, housing, science, technology and media etc. can be broadly categorized into three aspects namely social, economic and political aspect.

The principle of gender equality is preserved in the preamble of Indian Constitution. Fundamental Rights, Duties, and Directives Principles have been articulated from time to time to protect and promote the welfare of women with an aim to improve their socio-economic status.

The Constitution not only grants equality to women, but also empowers the States to take necessary programmes and measures in favour of women. Apart from constitutional provisions, a large number of laws have been enacted to protect the Human Rights of Women. The Hindu Marriage Act, 1955, The Hindu Succession Act, 1956, Immoral Traffic (prevention) Act, 1956, The Dowry Prohibition Act, 1961, The Medical Termination of Pregnancy Act, 1971, The Criminal Law Amendment Act, 1983, The Family Court Act, 1984 and The Domestic Violence Act, 2005 etc. protect the interests of women.

In this way, our country has introduced several programmes and policies for women's development in different times. The 5th five year plan has introduced a marked shift in the women's programme from welfare to development approach. The National Commission for Women (NCW) was set up in 1990 to safeguard the rights and legal entitlements for women. The 73rd and 74th amendments in 1993 of Indian Constitution have reserved seats in the local bodies of Panchayats and Municipalities for women in order to ensure their representation in the decision making process. However, there is a wide gap between the goals enunciated in the constitution, legislation, policies, plans and programmes on the one hand and the situational reality of the status of women in India, on the other hand. This has been analyzed extensively in the Report of the Committee on the Status of Women in India.

Goal and Objectives of the Policy

The goal and objectives of the Policy is to bring advancement, development and empowerment for women in India. The objectives of this policy are as follows:

- i. Creating an environment through positive socio-economic policies for full development of women to enable them to realize their full potential.

- ii. The women have to enjoy the de-jure and de-facto facilities of all human rights and fundamental freedom on equal basis with men in all spheres that are economic, political, social, cultural and civil.
- iii. Women have to equal access to participation and decision making in social, economic and political life of the nation.
- iv. Women have to equal access to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety and social security etc.
- v. Strengthening the legal systems to eliminate all forms of discrimination against women.
- vi. Changing societal attitudes and community practices towards women by active participation and involvement of both men and women.
- vii. Gender perspective in the development process has to be taken as mainstreaming.
- viii. To eliminate all discrimination and violence against women and girl child.
- ix. To build the strengthening partnership with civil society, particularly with women's organizations.

Policy Prescription

According to the National Policy for Women Empowerment, the legal and judicial system will make for gender development especially in case of domestic violence and personal assault. The policy would encourage the changes in the personal laws such as those related to marriage, divorce, maintenance and guardianship so as to eliminate discrimination against women. The inheritance and property right laws would be made equally for men and women. The policy has prescribed for women empowerment in three sectors that is economic empowerment, social empowerment and political empowerment of women.

Economic Empowerment of Women

The policy has prescribed to eradicate the poverty among women as women comprise majority of the population below poverty line. So, macro-economic policies and poverty eradication programmes have to be improved to meet the women needs. Women will be offered economic and social options along with necessary support measures to enhance their capabilities.

The credit facilities should be enhanced so that the poor women can access to credit for consumption and production. For this purpose, the micro-credit mechanisms and micro-finance institutions have to be established to enhance the credit programme. All supportive measures will be taken to ensure adequate flow of credit through the financial institutions and banks so that all the poor women live below poverty line have easy access to credit. Women's contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors including home based workers. Hence reinterpretation and redefinition of conventional concept of work have to be included in the Census records so that women can show their contribution as producers and workers.

Department of Women and Child Development suggested that there is a need for re-framing policies for access to employment and the quality of employment. Global economy makes wider economic disparities, the feminization of poverty, and gender inequality by creating lower working conditions and unsafe working environment especially in the informal sector and rural areas. So, the programme and policies will be designed to enhance the capacity of women and empower them to overcome the negative social and economic impacts.

Proportional benefits of training, extension and various programmes will be ensured to the women in the agriculture and allied sectors.

Now a days various supportive services for women like child care facilities, including crèches at work places, educational institutions, homes for the aged of the disabled etc. which help to improve the social, political and economic lives of women. Women friendly personal policies will also be drawn up to encourage women to participate effectively in the development process.

Social Empowerment of Women

Equal access to education for women and girls have to be ensured by taking special measures to eliminate discrimination, universalize education, eradicate illiteracy, create a gender sensitive educational system, increase enrolment and improve the quality of education. The policy will give emphasis to reduce gender gap in secondary and higher education.

The policy includes a holistic approach to women's health which includes both nutrition and health services for women and girl. The social emphasis will be given on to reduce infant mortality and maternal mortality. Registration of births, deaths and marriage is made compulsory.

The malnutrition of women in different stages would be removed. This programme will meet the nutritional needs of adolescent girls, pregnant and lactating women and intra-household discrimination in nutritional matters. Besides, special attention will be given to the women of the provision of safe drinking water, sewage disposal, toilet facilities and sanitation especially in rural and urban slums.

Women will be involved in the environmental policies and programmes to ensure environmental conservation. Majority number of women still depends on the locally available non-commercial sources of energy such as animal dung, crop waste and fuel wood. The

provision will be given the women to use these energies efficiently in the environment friendly manner. The policy will give emphasis to promote the non-conventional energy resources. Solar energy, bio-gas, smokeless chulahs have to be provided to women and this will be helpful for bringing changes in the lifestyles of rural women.

The policy ensures to provide the greater involvement of women in science and technology. Special measures will be provided to the women for their training in areas where they have special skills like communication and information technology. The programmes will be undertaken to provide women in difficult situations specially disadvantaged group, women in extreme poverty, destitute women, women in conflict situations, women affected by natural calamities, women in less developed regions, the disabled widows, elderly women, single women in difficult circumstances, women heading households, those displaced from employment, migrants, women who are victims of marital violence, deserted women and prostitutes etc.

Violence against women like physical, mental, domestic and societal would be prevented by forming institutions and schemes including sexual harassment at work place and dowry. Besides a special emphasis will be laid on to prevent trafficking women and girls.

Discrimination against girl child and violation would be eliminated by undertaking strong measures both preventive and punitive within and out of family. Pre natal sex selection and practice of female foeticide, female infanticide, child marriage, child abuse and child prostitution would include in this programme. A special emphasis will be laid on the needs of girl child in the areas relating to food and nutrition, health, education and in vocational education. The programme focuses on for eliminating girl child labour. Media net works will be involved at all

levels to ensure equal access for women particularly in the areas of information and communication technology.

Action plans

All Central and State Ministries will draw up Action Plans with Centre or State Departments of Women and Child Development and National or State Commissions for Women.

The plans include the following goals specifically.

- i. Measureable goals to be achieved by 2010.
- ii. Identification and commitment of resources.
- iii. Responsibilities for implementation of action points.
- iv. Structures and mechanisms to ensure efficient monitoring, review and gender impact assessment of action points and policies.
- v. Introduction of budget by gender perspective.

Institutional Mechanisms

Institutional mechanisms are strengthened to encourage the advancement of women in Central and State levels. National and State Councils are formed to monitor the operationalization of the policy on a regular basis. These Councils are headed by Prime Minister and Chief Ministers respectively and having representatives from the concerned Departments, Ministries, National and State Commissions for Women, Social Welfare Boards, Representatives of Non-Governments Organizations, Women's Organizations, Corporate Sector, Trade Unions, Financing Institutions, Academics, Experts and Social Activists etc. These bodies will assess the progress made in implementing the policy twice a year.

National and State Resource Centres on women are established with mandates for collection and dissemination of information, undertaking research work, conducting surveys, implementing training and awareness generation programme. These Centres are connected with Women's Studies Centres and other research and academic institutions through suitable information networking systems.

While institutions at the district level are strengthened, at the grass-roots level, women are helped by Government through its programmes to organize and strengthen into Self Help Groups (SHGs). The women's groups are helped to institutionalize themselves into registered societies to implement social and economic programme.

3.5 Constitutional Provisions for Women

The constitution of India provides the special care for the women to enable them to exercise their rights with men equally for National Development. Few definite articles which provide special provisions for women are cited here in the following way.

Article 15 assures prohibition of discrimination on grounds of religion, race, caste, class, creed, sex and place of birth or region. This Article permits the state to take special provision for women and children.

Article 16 assures equality of opportunity in the matters of Government employment. No discrimination will be made by the State against its citizens including women while providing jobs to them.

Article 39 (a) assures to provide the minimum necessities of life to the citizen without discrimination between men and women. Without discrimination women will get “equal remuneration for equal work”

Article 42 assures to provide maternity benefits to the women employees. The State shall make provision for securing just and humanitarian conditions of work and for maternity relief.

Article 243 assures 1/3 reservation for women of the total number of seats in the Panchayats including the women belonging to the Scheduled Castes and Scheduled Tribes where direct elections are held. These reserved seats in the range of the Panchayats are to be kept on rotation basis.

Empowerment of Women and Constitution Amendment Act, 1993

The 73rd and 74th Amendments (1993)⁵ to the Indian Constitution have served as an instrument towards ensuring equal access and bigger participation in political power structure for women. The act gives some special powers in all three tiers of Panchayati Raj. The rationale behind this amendment was that the social and economic status of women could not be improved without political power. By this act they have been given share in the decision making process. The Panchayati Raj Institutions (PRIs) play a vital role in the process of enhancing women’s participation in public life.

Legislative Measures for Women Empowerment

The Constitution of India guaranteed social, economic and political equality to the women and directs the government to take special care of the women. The women constitute nearly 50% of the total population. But in reality women suffer in all spheres of socio-economic

life due to ignorance of their rights and proper utilization of power. So, special legislative measures have been enacted to improve the condition of women.

The preamble of Indian constitution promises to secure for all its citizens Justice, liberty and equality of status and opportunity. The fundamental rights and directive principles of the constitution are expected to take care of the achievement of justice, liberty and equality. Various legislations were accepted to provide special safeguard to women and also to provide them equal status to men. All such acts were passed with an aim to bring about women's emancipations from their underprivileged positions.

As a result, the Government of India decided to take three measures i.e. constitutional and legislative measures, planned development based on economy and welfare measures directed for bringing social change among the women.

Social Legislation

The Constitution of India came into force on January 26, 1950 provided social rights to women. Legal actions have been enunciated in India from time to time to protect and support the welfare of women, leading to a development in their status. The women specific laws implement different aspects i.e. social, economic and political aspects that emancipate them from their vulnerable situation. The two aspects i.e. economic and political aspects have already been discussed in this chapter and social aspects relating to social issues and social legislation i.e. family, marriage, inheritance, dowry, divorce, adoption, abortion, maintenance and above all the legislations that protect women from violence and atrocities are being discussed here.

All the above mentioned social issues and problems are supposed to be solved by the enactment of the following legislative measures.

- i. The Hindu Marriage Act, 1955 which prohibits polygyny, polyandry and child marriage and establish the principle of monogamy and concedes equal rights women to divorce and to remarry.
- ii. The Hindu Succession Act, 1956 provides for women the equal ownership right to parental property.
- iii. The Hindu Adoption and Maintenance Act, 1956 provides the right for childless women to adopt a child and to claim maintenance by her husband even if she is divorced by him.
- iv. The Special Marriage Act, 1954 which provides the rights to women for intercaste marriage, love marriage and registered marriage. The Act has also fixed the minimum age of marriage at 21 for male and 18 for female.
- v. The Dowry Prohibition Act, 1961 which declares the taking of dowry is an unlawful activity and thereby protects women from exploitation.
- vi. The Suppression of Immoral Traffic of Women and Girls Act, 1956 which provides protection to women from being kidnapped and compelled to become prostitutes.
- vii. The Medical Termination of Pregnancy Act, 1971 which legalizes abortion of women on the ground of physical and mental health.

- viii. The Criminal Law Amendment Act, 1983 which provides to stop various types of crimes against women.
- ix. The Family Court Act, 1984 which establish Family Court to provide speedy justice to women who get involved in the matrimonial disputes.
- x. The Maternity Benefit Act, 1961 provides maternity benefits to the married women worker for six months leave with full salary.
- xi. The Equal Remuneration Act, 1976 which remove wage discrimination between male and female workers.

These are some important legislative measures introduced in the Indian social structure affecting women's status and role and thus improve the social status of women and empowering them.

3.6 Review of the Policy

The Indian constitution grants equality to women providing special facilities to women in urban and rural areas. The sad reality remains that such provision are unable to provide solid foundations for legal equality between man and women. In India poor, middle and lower middle class women prefer to remain at home and attend to household chores and look after their children to work. Patriarchal ideology confined women within household from where they do not wish to come out.

In general the women empowerment and development programs are classified into three categories, such as developmental programmes, welfare programmes and income generating programmes. Here is an attempt to make an assessment of the entire women related development programme.

The developmental programmes that are the formation of Mahila Mandals, Integrated Child Development Services (ICDS), Rural Sanitation Programme, Family Programme, Bio-gas plant, Integrated Rural Energy Programme etc assist in enhancing the infrastructure facilities for the women which in turn provide welfare or income generation along with increasing awareness and improvement in the quality of life.

The welfare programmes that is old age pension, provisions for the handicapped, widow pension, hostels for girls in schools, colleges and universities etc. provides welfare measures to women.

The income generation programmes such as IRDP, TRYSEM, DWCRA, JRY, MSY etc. aims at to provide the facilities for enhancing the income levels of women.

Numerous antipoverty programmes have been introduced for rural poor women and innovative approaches have been adopted in the programmes such as savings, credit and asset creation for the poor women in order to strengthen their ability to survive, meeting their basic social requirements, enabling them to enter into income generating activities. But the programmes have failed to bring the fruitful result. There can be seen a huge distance between the programmes and the actual performance.

The inadequate training, knowledge, skills, attitude and lack of sufficient resources hamper the implementation of the programme. Lack of gender related knowledge of the

concerned officials makes a problem to success of the programme. More often the women of rural area find difficult to interact with the male officers. The lacuna between the programme implementers and the beneficiaries hinder the success rate of the programme. Besides there is hardly any evaluation system of the work done of the programme which suffer lack of sincerity to success the programme.

Criticism of Measures

- i. As the female literacy is very poor in the rural India, female members in the different tiers of Panchayat Raj are not able to assert themselves. They are forced to work or to take decision according to the wishes of the male counterpart.
- ii. It is very difficult to find out sufficient number of females to work as members of Panchayat Raj Committee. The Committee has to make a negotiation with less qualified and totally ignorant women.
- iii. It is difficult to equate the women as men in patriarchal society. Since the patriarchal value is not changed, the women are not able to emancipate themselves from their marginalized position. Patriarchal values and culture should be reformed at first regarding women empowerment. Otherwise, it is very difficult for the women to work and to achieve progress.
- iv. The act focuses its attention to empower women politically. But it was occupied by the better off and elite people of that society. Actually they are enjoying the benefit of the act. Besides the corrupted and selfish political leaders are using it in favor of them. As a result weakest of the weak and poorest of the poor are remained in their darkness condition.

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Chapter-4

Self Help Groups Strategy

4.1 Historical Background of the Self Help Groups (SHGs)

During the British period majority of Indian rural population was poor. Nothing had been done to eradicate their hardship. Only after independence some measures have been adopted for poverty alleviation but this initiative did not reach to its expected goals. The rural credit delivery system since 1947 is unable to free the poor people from the clutch of the local money lenders, traders and agents. The banking services in rural India are not sufficient to meet the need of the poor people. Although there are some banking facilities but these are unable to provide the expected services to the rural poor due to high bank interest rates and inability of the poor to deposit collateral security and mortgage property.

These vulnerable situations led to the formation of informal groups and encourage the poor people to save small amounts regularly for their future prospects. Later, this process develops in various ways. The Fifth Five Year Plan (1974-79) aimed at the removal of poverty and attainment of self-reliance in India. The aim of the plan was to bring larger sections of the poor people above poverty line. The Sixth Five Year Plan (1980-85) also had continued its foremost objective to remove the poverty. The Seventh Five Year Plan (1985-90) had emphasized on the close association of NGOs with rural development programmes, particularly with the poverty alleviation programmes for bringing improvement in the quality of life of the poor. The Ninth Five Year Plan (1997-02) introduced the SHG model as a core strategy to achieve empowerment with the objective to organize women into Self Help Groups that may be

a major process of women empowerment (Planning Commission 1997). But in spite of all these plan programmes, poverty and unemployment have always increased year by year.

The policy of nationalization of banks in 1969 (14 banks) and in 1980 (6 banks) has been adopted in an aim for economic development by granting credit to weaker sections and also for monitoring the stagnant rural economy. To meet this objective, the population ratio to per bank branch went down from 65000 in 1969 to 11000 in 1992. It has been found that after nationalization of banks credit share in agriculture, small-scale industry, professional and transport operators have risen sharply from 14 percent in 1969 to nearly 33 percent in 1980. But irrespective of these tremendous achievements, it has been found that on many occasions bank loans are sanctioned to the people having political and social ranking rather than the needy people.

The London-based Barnes Institute which carried out a study in 1990 in 11 countries including India suggested that poor are creditworthy if credit is channeled to enterprising persons and small groups through non-banking institutions. Credit can be provided to the group on the basis of group solidarity who are the credit borrowers and act as co-guarantors simultaneously. Besides, NGOs may provide some facilities for creation of SHGs that also discuss the rural problems including socio-political and personal life of rural people.

For example, the land less labourers in Bagepalli Taluk, Kolar District of Karnataka formed the 'Coolie Credit Fund' with the help of an NGO named ADATS. It has started several income generating activities since 1985. This informal organization saves the labourers from the clutches of the landlord and money-lenders who charge high interest rates and also prevent many from being bonded labourers.

International Influence

There are some successful micro financing agencies like Grameen Bank of Bangladesh, Bangladesh Rural Advancement Committee (BRAC), Bank Rakyat (Indonesia), Pag-IBAG-Fund (Philippines), and Bank for Agriculture and Agricultural Cooperatives (BAAC, 1966) in Thailand (Karmakar, 1999)¹ at the international level which had a greater influence to originate the SHGs in India. The origin of Self Help Groups (SHGs) is in the hindrance in the Grameen Bank of Bangladesh, is the brainchild Noble laureate Mohammed Yunus² in 1975. The success story of Grameen Bank attracts the attention of Nations all over the world to reduce their poverty and to change the socio-economic status of women. Motivated by this success story the NABARD in India initiated the effort to introduce SHGs bank linkage programme in 1991-92. SHGs is not a formal body like co-operatives where cent percent repayment can be ensured through peer pressure. NABARD stated that there are five stages of group formation. These are pre-formation, formation, stabilization (phase-1), stabilization (phase-2) and growth and expansion.

The National Bank continues to provide cent percent refinance to the banks at an interest rate of 6.5% per annum and other facilities like training of the officials, field staffs of NGOs and the beneficiaries. Women SHGs constituted about 94% of the total groups linked where 5.60 lakh rural poor families were benefited in 280 districts of India. The Southern region of India continues to dominate the linkage programme with a share of 65% of the total group where Western region 11%, Eastern region 11%, Central region 10% and Northern region only 3%. Andhra Pradesh, Karnataka and Tamil Nadu play the leading role in promoting SHGs.

4.2 Origin of Self Help Groups in India

The origin of Self Help Groups (SHGs) can be traced as mutual aid among the poor people who believe that SHGs is a form of co-operation. SHGs emerged in India as a limb of the women's socio-economic movement that was initiated in 1970s but only in mid eighties savings and credit groups were formed to introduce income generating activities as Development of Women and Children in Rural Areas (DWCRA) with the financial support of Central Government of India. Group approach was first adopted with the introduction of DWCRA which organize women together for income generating activities. As rural credit was out of reach of the rural people and women, SHGs brought an opportunity among them to promote tiny savings and thus create credit opportunity for their own. In this way the poor rural people become free from the clutches of moneylenders. Rural women do not have any financial independence, they have limited access to resources and employment opportunities and thus they have to rely on male counterpart. Only in 1980s the concept of SHGs came to India with the major source of resource for women with peer liability.

In 1982, National Bank for Agriculture and Rural Development (NABARD) was established to provide rural poor more access of banking and credits. In 1992, NABARD introduced a pilot project for linking up SHGs to develop a supplementary credit delivery system to reach to the poor people in a cost-effective and sustainable manner. As savings was the prime principle of the bank linkage scheme, habits of savings was inculcated among the rural poor and participated in this programme in large. Besides, the Ninth Five-Year Plan introduced the SHG model as a core strategy to achieve empowerment with the prime object to organize women into Self Help Groups (SHGs). Later on, it appears as a pathway of women empowerment.

The evolution of SHGs in India is much more complicated. It is greatly influenced by the globalization. Globalization is the inspiration of economic, social and cultural movement of society. It has created a gap between the rich and poor in India as well as the third world countries where the SHGs movement or micro credit movement are well organized. Globalization may be concerned a capitalist movement that deteriorate the vulnerable condition of the poor who has not at least money to compete with the capitalist market. So they realized that they have to be organized themselves so as to they compete collectively with the capitalist market for survival. Besides, this is a matter of great concern for politicians, planners, and economist and policy makers to preserve the privileges of the vulnerable sections of the society. They consciously evolved different kind of policies and programme to preserve their interest and social justice.

Poverty eradication is the primary objective of SHGs and women are the major targets of it as because they are the poorest of the poor. So, there is a need of gender equality social justice so that they can change their vulnerable situations. In this regard the Government of India takes necessary action for women development by organizing them in the SHGs, the income generation process. By this way the women SHGs members get involved in the economic activity and prove their socio-cultural ability.

The SHGs movement is supposed to be an innovation of co-operative movement in India. Over the years the co-operative societies have failed to meet the needs of the poor people. It may due to the large size of the society and the heterogeneous characters of the members. In the large size co-operative societies, the decision was always taken by the well-off and influential members that were not in favour of the poor people. These co-operatives are always functioning for influential members. The poor members do not get proper attention and social justice. As a

result and against this background, an alternative system for meeting economic aspiration and credit needs of the rural poor has evolved in the form of the Self Help Groups (SHGs) seems the logical development of Self Help Group Approach in India.

4.3 Development of Self Help Groups³

Self Help Groups go through four stages of development:

First Stage: Group Formation

It is a self managed people's association at the grassroots level. In our society peoples are associated by dissimilar common bonds like caste, sub-caste, community, blood relation, place of origin and activity. The facilitators must recognize these natural bonds which are generally called 'Affinity Groups'. Identification of such Affinity Group is critical for the development and success of the Self Help Group. This would need staying with the people for some period to facilitate appropriate understanding and establish rapport with them. Therefore while forming groups, facilitators must identify the natural bonds and affiliations existing within the society.

Second Stage: Group Stabilization

The group supply domestic loan to the members from the group corpus. The groups should accumulate regularly and begin to lend to members. This opportunities help to obtain the skills, uncommon property, to assess the power of each member etc. The group institutionalizes the need to set up sanctions for deviant activities which could include delay of repayments, arriving late or absenting from meetings etc.

Third Stage: Micro Credit

The group corpus is enlarged with revolving fund allowed as cash credit limit by the banks or the group can access to credit under the Self Help Group- Bank Linkage Programme of NABARD.

Fourth Stage: Micro Enterprise Development

Group takes up economic activities for income generation. This stage incorporate entrepreneurship growth as well as skill development training of the members of the group to allow them successfully implement the selected activity. The groups, particularly formed with members who are skill less, asset less, poor and living under miserable poverty may not reach to the stage of microenterprise stage within the time frame indicate in the guidelines. Such groups may carry on to remain in the micro-finance stage for a longer period of time and may require intensive training and capacity building inputs to make enable them to achieve higher levels of income generation.

Group approach

Group approach has been widely adopted in promoting income generating enterprises among the rural poor and weaker section under the leadership of commercial bank NABARD at first and SGSY latter on. NGOs have been associated with banks and SHGs as supportive agents of SHGs. This group approach is supposed to be an initiative for capital formation among the rural poor to encounter their poverty. It may be rooted in the global economy when their individual capital is not enough to compete with global economy due to globalization. From 1999, the Government of India restructured the six rural development programmes into SGSY which focuses on group approach.

The Woman Self Help Group approach based on group activities by the poor people for income generating activities as well as marketing of the production. SHGs are a peer group where women arrange themselves with an objective that they are capable to fight against all evils those are harmful to them. It is group next to family to the women can exchange their views to each other of outdoor world.

Formation of Self Help Groups

Self Help Group is group of rural poor willingly organize themselves into a group to wipe out poverty. The major objectives of SHGs are to eradicate poverty. They regularly save to build up a common fund known as group corpus. The members of SHGs use this common fund when they need. The group formation is based on the following large guidelines.

- i. Under the SGSY, usually a Self Help Group may consist of 10 to 20 persons. But in difficult areas like deserts, hills and areas with scattered and sparse population and disabled persons, this number may from 5 to 20.
- ii. Usually, all members of the group belong to families below the poverty line. However, if necessary, a maximum of 20% and in exceptional cases, where essentially required, up to a maximum of 30% of the members in a group may be taken from families marginally above the poverty line.
- iii. The group is to draw up an agenda for each meeting and take up discussions as per the agenda.
- iv. The members have to build their corpus through regular savings. The group collects the fixed voluntary savings amount from all the members regularly in the group meetings.

- v. The corpus fund is used to provide loans to the members. The group builds up financial management norms covering the loan sanction procedure, repayment schedule and interest rates.
- vi. The SHGs group meetings take all the loaning decisions through a participatory decision making process.
- vii. The group prioritizes the loan applications, repayment schedules, appropriate rate of interest and loan instalment.
- viii. The group opens a bank account preferably in the service area bank branch, so as to deposit the balance amounts left with the group after disbursing loans to its members.
- ix. The group maintains the simple vital records such as minutes book, attendance register, loan ledger, general ledger, cash book, bank pass book and individual pass books.

By and large, the SHG is an informal group. The group register themselves under the Societies Registration Act, the State Co-operative Act or as a partnership firm. The SHGs can be further strengthened and stabilized by federating them at Sangsad or village or cluster of villages or block or District level depending upon the number of Self Help Groups. DRDAs generally assist in planning of network of SHGs by federating them at proper level.

A large number of DWCRA groups have been formed and assisted by DRDAs in the past. In the same way there are number of Self Help Groups formed by NABARD, other Banks, Rastriya Mahila Kosh (RMK), Non Government Organizations (NGOs), Women and Child Development Departments under the Swa-Shakti and Swayamsidha etc programmes. The DRDAs act as nodal agency for developing the data base, which comprise Self Help Groups formed under all the schemes. This ensures convergence of various schemes as well as better planning for training and other necessities of SHGs.

4.4 Aims and Objectives of Self Help Groups

The basic aim of the SHGs is to bring the poor people above the poverty line with socio-economic development. The main objectives of SHGs are as:

- i. To eradicate poverty of the rural people.
- ii. To make a habit of savings for future needs.
- iii. To meet credit needs of the poor villagers.
- iv. To provide banking service to all the families living below poverty line.
- v. To promote savings and credit to the needy people for the production and consumption purposes.
- vi. To give special attention to the vulnerable sections who can not avail the formal credit.
- vii. To make the rural people self-sufficient in the socio-economic sphere.
- viii. To promote co-operation and self help attitude among the poor people.
- ix. To bring awareness regarding health, society and culture.
- x. To empower the rural people politically
- xi. To protest against social crimes through SHGs.
- xii. To meet emergency credit needs.
- xiii. To bring social security for their life and work.

4.5 Categories of Self Help Groups

In India, SHGs are classified into three categories on the basis of Self Help Groups promotional institutions.

1. SHGs are formed by SGSY started by the Ministry of Rural Development Government of India on April 1 of 1999 by combining various programmes like IRDP, TRYSEM, DWCRA, SITARA and GKY.
2. SHGs are formed by NABARD in 1992.
3. SHGs are formed by NGOs.

4.6 Rules and Regulations of Self Help Groups

Some rules and regulations are followed by the members of the SHGs. These rules and regulations are related to SHGs formation, admission, membership fee, savings, credit, group meeting and entrepreneurial duties and responsibilities. These rules and regulations may be written or not. Actually peer pressure controls the behavior of the members.

Functioning of the SHGs

- i. The group meetings usually hold weekly or monthly or any convenient day when it is necessary.
- ii. The members' participation is must.
- iii. If any member is absent from any meeting is liable to pay fine for his absence as decided by the group. The members who will be unable to participate in the meeting should be informed in advance.

- iv. The meetings are organized in nearby Government Place like school, ICDS centres etc during working hours.
- v. The members obey group rules strictly. The members who violate the group norms are suspended or cancellation of their membership is done without notice.
- vi. The members may discuss any personal or social problems they face and can take necessary actions collectively.
- vii. The Coram is must for taking any vital decision.
- viii. All the members have to sign in the minutes book after taking the decisions in the meetings.

Members Duties and Responsibilities

- i. All the members should save the fixed monthly membership fees decided by the group.
- ii. Every member has to promote co-operation for others.
- iii. The every SHG members must fully internalize the concept of self help.
- iv. The members must create equal opportunity for all the members in the group.
- v. All the members have to involve in the planning, monitoring and in the development programmes of the village.
- vi. The members protect the unity and integrity of the group and the village.
- vii. The members should involve not only in the economic activities but also for social development.
- viii. All the members may raise their voice against anti social activities that are harmful to society, particularly women society.

4.7 SHGs Loan Policy

- i. The loan may be given to the needy members of the group for the purpose of consumption, production or income generation, asset creation, education, daughter's marriage, building house, clearing the burden loans and any other appropriate purposes. The loan sanction is always for group members but not for the outside members.
- ii. The loan is sanctioned on the basis unanimous decision of the group. The quantum of loan, rate of interest and the repayment are scheduled by the group.
- iii. The loan amount is granted on the basis of priority of the application of loan of the members.
- iv. The irregular members who have not sufficient savings are not eligible for loan.
- v. All the members have equal opportunity for loan, not for eligibility basis.
- vi. The group may avail loan cum grant from other banks, NGOs, Governments and other organizations.

Linkage with Banks

During the period of group formation, the SHGs open a savings bank account preferably in their service area branch. Then the SHGs begin to understand the opportunities and also the mode of dealing with the banks. Establishment of these linkages at the early stages ensures the formation of strong SHGs. The group avail credit from the bank as per their requirement under the Self Help Group Bank Linkage programme of NABARD. The Block Development Officer (BDO) visits the SHGs as often as they can and explain to the members the opportunities for self employment. They explain to them about the process of graduation into taking up full-fledged self employment activity. Training and capacity building programmes for the SHGs in different phase of growth may be organized from time to time on a continuous basis at different

levels (i.e. at the village, cluster of village, Block and district). The DRDAs involve the bank functionaries also in the training programme of SHGs.

Norms of lending

The loan amount for projects depends on the nature of the undertaken projects. The loan amounts are equal to the total project cost including the amount of subsidy admissible to the swarozgaris. Interest rates for SGSY loans are notified by Reserve Bank of India (RBI) or NABARD from time to time.

4.8 Different Types of Loan

Seven types of loan are provided to the members by Self Help Groups which are as follows:

- I. **The Production Loan**
The production loans are given for petty business and for small scale industry or cottage industry.
- II. **Consumption Loan**
The consumption loan means to build up house, purchase T. V. and for educational purpose.
- III. **Seasonal Loan**
This type of loan is given for agricultural production at a particular season.
- IV. **Emergency Loan**
This type of loan is given during emergency periods for one or two weeks.
- V. **Wealth Loan**
Wealth loan is sanctioned for productive resources.

VI. Property Recovery Loan

This type of loan is given to any member of the group for second time when their property is damaged due to mishap.

VII. Disastrous Loan

This type of loan is given to the SHGs members when there is a natural calamity.

Sanction of Loan by Banks

It is said that the BPL families are the best suited for taking up loan particular key activities. Banks generally sanction the loan more or less within fifteen days after receiving the applications for loan from the SHG members. The bank then communicates the loan-list to the Gram Panchayat (GP), the BDO as well as enlisted groups for lending for a given activity.

A list of selected groups is made and communicated to the concerned departments. Then an investigation is done about whether the swarozgaris borrow the necessary skill for the activity. If the investigation gives satisfactory result, then the loan and subsidy amount is disbursed to the swarozgaris instantly.

Subsidy under the SGSY is uniform at 30% of the project cost, subject to a maximum of Rs. 7500. However, these are 50% and Rs. 10000 respectively for SC/STs. For groups of swarozgaris (SHGs), the subsidy is at 50% of the project cost subject to per capita subsidy of Rs. 10000 or Rs. 1.5 lakhs.

Loan-cum-subsidy to Members of the Group

Though a few members are identified as beneficiaries under loan cum subsidy, it is essentially the group that is standing guarantee for the rapid repayment of the loan to the bank. The group also undertakes liability to closely monitor the asset management and income generation. The swarozgaris is expected to repay all the loan installments to banks through the group.

Loan-cum-subsidy for the Group Activity

Group activities stand a better possibility of success because it is easier to afford back up support and marketing linkages for group activities. The SGSY mainly follow the group approach. The group is entitled to subsidy of 50% of the project cost subject to per capita subsidy of Rs. 10000. DRDAs conduct training programmes to the members and the representatives of the groups so that the groups become fully self-managed and develop into strong self-managed groups. The expenditure of the group formation and development is met from the funds provided under the SGSY. The maximum ceiling is Rs. 10000 per group as mentioned above for formation and development of Self Help Group. However the actual amount is decided by the district level SGSY committee based on the local current situations.

Financial Support of Bank: Credit and Subsidy

Financial support of bank to swarozgaris under SGSY comprises two types that are loan and subsidy. SGSY is credit linked scheme and credit is the key component. Subsidy is only a small and enabling component. The following section deals with the different aspects of the flow of credit and subsidy to the swarozgaris.

Asset Creation by Swarozgaris

The swarozgaris are given the total amount of loan and subsidy to procure the asset. The swarozgaris procure the asset within one month from the date of release of the money by the bank. He or she has to inform the BDO and the bank about the procurement of the asset. Both DRDA and banks monitor the total procedure so that the quality assets are produced by the swarozgaris.

Repayment of Loan

All SGSY loans are treated as medium term loans with minimum repayment period of five years. Loan installments are fixed as per the unit cost. Repayment installments are 50% or less than 50% of the incremental net income expected from the project. Number of installments is fixed in accordance with the principal amount, the interest liability and the repayment period.

Swarozgaris are not permitted for any benefit of subsidy if the loan is totally repaid before certain fixed period known as the lock in period. If the loan is completely repaid before the currency period, the swarozgaris are entitled only to pro-rata subsidy.

Measures for Effective Recovery

Prompt recovery of loans is an important aspect of SGSY, not only to ensure a discipline but also the success of the self-employment programme. To ensure hundred percent loan recovery the following measures are undertaken.

Every month the block SGSY committee supervises the different swarozgaris whether they are repaying the loan. The bank furnishes every month the list of defaulters, and the block

SGSY committee goes into the reason. The line departments and the BDO contact the swarozgaris and take necessary remedial actions. Besides, regular flow of information about every swarozgaris is essential to ensure full recovery.

The Purpose of Observation of Non-banking Day

It is essential for banks to observe one day in week as non-banking day to enable the bank officials to go to the field and listen to the problems of swarozgaris.

4.9 Role of NGOs

The experience across the nation has shown that group formation and development is not a spontaneous process. A facilitator working closely with communities at grassroots level can play a vital role in the group formation and development. The quality of the group can be influenced by the ability of the facilitator. The facilitator may or may not be an official. In some cases, NGOs can not only work as the facilitator but also help in training and capacity building of facilitators being used by DRDAs. The district SGSY Committee selects appropriate organizations or individuals as facilitators for SHGs formation in rural areas. They stay for a period of 2-3 years with the group to ensure stability as well as to enable the groups to mature in to a self managed organization.

4.10 Grading of the Self Help Groups

The formation stage may last for about six months or more depending upon the literacy, awareness levels, also socio-economic milieu of the people being organized, as well as the capability of the facilitator involved in the process of social mobilization and group formation. At the end of the formation stage, which may be about six months or more, it is necessary to

subject each Self Help Group to a test to assess whether it has evolved into good group and is ready to go into the next stage of development. This is done through grading exercise. Grading exercise helps to focus attention on weak groups so that DRDAs can support them to overcome weakness and graduate into a good group.

The DRDAs play an important role in grading exercise. Grading of the Self Help Groups is done by the DRDAs personnel or independent agency who is involved in the promotion and development of SHGs. The grading criteria consist with the characteristics that are decided to be necessary for good group.

4.11 SHGs Assessment Criterion

There is some SHGs assessment criterion by which a group is considered to be a good group and promoted for the next stage.

- i. Number of SHGs members (less than 10, 10-15, 16-20)
- ii. Types of SHGs members (APL/BPL)
- iii. Age of SHGs (less than 1 year, 1-2 years, more than 2 years)
- iv. Number of SHGs meetings held in per month
- v. Percentage (%) of attendance of the members in the meetings (more than 90%, 70%-90%, less than 70%)
- vi. Members' opinion during meeting
- vii. Savings (weekly/ monthly)
- viii. Education of the members (member can only sign, read and write)
- ix. Circulation of leadership (yearly, every two year)
- x. Maintain of account book (details of transaction, pass book maintain of the members etc.)

Grading exercise is not a questionnaire-oriented exercise where the members become inactive participants. It offers a chance for the members to evaluate their own performance to a participatory approach and the investigator performs the function of the facilitator to the process. DRDAs make sure active involvement of the bankers in the grading exercise.

It is essential that the Self Help Groups is nurtured cautiously at first. The grading exercise therefore is carried out at diverse stages preferably after six month of the formation of the group. Grading exercise is undertaken every quarter till such time all the groups achieve good grade.

4.12 Skill Formation and Skill Development Training

It is well known that for success of self employment activities and also for their sustainability, the required skill to fruitfully run the project is a prerequisite. SGSY proposes a numeral of actions for upgrading the capability of swarozgaris both in individual as well as group oriented activities.

4.13 Capacity Building of the Self Help Groups

SHGs that are continuing for about six months and show the potential of a workable group enters the third stage, wherein it receives the revolving fund of Rs. 25000 from bank as cash credit facility and also embark on further capacity building of its whole team. DRDAs organize to supply the revolving fund to such groups, meeting their allocation from out of the SGSY fund.

The group maintains the following principles in view concerning the management of the revolving fund.

- i. The revolving fund is offered to the groups to enlarge the group corpus so as to enable more number of members to access loans and also to increase in the per capita loan.
- ii. As the revolving fund become part and parcel of the group corpus, the groups pursue same norms of utilization as in the case of their own saving fund.
- iii. The group discusses the credit requirement of the members and fixes repayment programme and interest rates.
- iv. The revolving funds communicate credit regulation and financial management skills to the members, so that they become creditworthy and bankable in the eyes of the bank.
- v. The revolving fund is used by the group for purchase of raw materials, marketing or infrastructure development for income generating activities. It may alternatively be used for lending to individual members of their personal purposes.

After six months from the date of receipt of the revolving fund, the SHG are subjected to next grading assessment if it functions effectively and is able of taking up money-making activity through higher levels of investment. In case the Self Help Group are in existence prior to the SGSY under the programmes and complete one year from its date of formation and it is being brought under the SGSY, the group may be subjected to second grading directly to evaluate its eligibility for economic activity without subjecting it to first grading. It is vital that the Bank should be satisfied about the grading of the SHGs at this stage.

At the end of the second stage, the SHG is largely expected to reveal the following attributes:

- i. The per capita loan quantity availed by its members increases gradually over the years.

- ii. The consumption loans shift to production loans.
- iii. The group is able to identify its training requirements to the members and give value to the training input receive by its members.
- iv. The members can investigate into their poverty situation and are able to articulate clearly the opportunities for overcoming their poor condition.
- v. The group may introduce some community action programme and is able of continuing to do so independently.
- vi. All the members are aware about their responsibility and their common activity.

4.14 Taking up of Economic Activities

If the SHG show that it is successfully passed through to the third stage, it is qualified to accept the assistance for economic activities in the form of loan and subsidy.

There are two ways in which a SHG can accept this assistance.

- Loan-cum-subsidy of SGSY to the individual swarozgaris who are capable of and willing to take up income generation activities.
- Loan-cum-subsidy to the group where all the members in the group desire to take a group activity. But if there is a necessity, the group may also take up multiple activities under the group loaning. In either case, loans are sanctioned in the name of the group and the group stands as guarantee to the bank for rapid repayment of loan.

4.15 Structure and Functions of SGSY to Promote Self Help Groups Programme

For the effective administration of the SHGs programme, both the State and Central Government have set up separate departments to implement this programme in rural and urban area.

Block Level

There is a Block Level SGSY Committee in every block. Their composite structures are as follows:

Project director- DRDA	Chairman
A Project Officer (self- employment)	Member
Branch Managers of all Implementing Bank	Member
Branches in Block	
Block Level or sub-Division Level Officers of the Concerned Line Departments	Member
NGO Representative (one)	Member
Block Development Officer	Convenor

The meetings of this committee are convened by the SDO. The Lead Bank Officer and the Lead District Officer attend the meeting as special invitees.

Main functions of Block Level SGSY Committee are:

- i. Selection of key activities at the commencement of the programme.

- ii. Selection of the villages and numbers of swarozgaris to be covered every year.
- iii. Allocation of the work among the bank branches.
- iv. Monitoring of the performance by various agencies.
- v. Evaluation of incomes being earned by swarozgaris.
- vi. Evaluation of the recovery performance; fixing dates for recovery camps etc.
- vii. Verification of assets.
- viii. Drawing up of the monthly report.
- ix. Review of progress of swarozgaris in crossing the poverty line.

District Level

At the District Level, there is a District SGSY Committee under the chairmanship of the District Collector or Chief Executive Officer. This committee meets every month to evaluate the progress report of SGSY and suggest corrective measures wherever necessary. The composition of District Level SGSY Committee is as under.

District Collector or Chief Executive Officer	Chairman
DDM of NABARD	Member
LDO of NABARD	Member
District Level Coordinators	Member
Concerned Heads of District Level Line Departments	Member
General Manager, DIC	Member
District KVIB Officer	Member

Project Director, DRDA	Member
2 to 3 NGO representatives	Member
Lead Bank Officer	Member

The Functions of the District SGSY Committee

- i. Evaluate of SGSY plan
- ii. Monitoring and evaluate of the overall development in physical and financial terms
- iii. Sorting out inter-agency differences and to arrange items for consideration of State Level Committee
- iv. Assessing training requirements of swarozgaris and also to evaluate the arrangements for training including identification of suitable institutions
- v. Monitor the recovery the position bank-wise and block-wise so as to initiate corrective measures where essential.

State Level

The departments of rural development are allocated the responsibility for planning, implementation, monitoring and assessment of the programme at the state level. A state level SGSY Committee supervises the function and performance of rural development under SGSY.

Its composite structure is as follows:

Chief Secretary	Chairman
Secretary, D/O Institutional Finance	Member
Secretary, D/O Planning	Member
Secretary of Women's Development	Member
Concerned Heads of the Line Departments	Member

Secretary In-charge of Welfare of SC/STs	Member
Representative of NABARD	Member
Representative of RBI	Member
Representative of State Headquarters	Member
A representative of the Government of India	Member
Director, SIRD	Member
Convener, SLBC	Member
Secretary of Rural Development	Member

Functions of State Level SGSY Committee

- i. To afford leadership and guidance in the planning, implementation and monitoring of the programme.
- ii. To evaluate the district-wise progress under SGSY and suggest remedial actions.
- iii. To observe and assess the implementation of the programme with reference to the objectives of the programme.
- iv. To evaluate the involvement of reputed NGOs in the SGSY and give directions if needed.
- v. To discuss any other issue relating to SGSY.

Central Level

The Ministry of Rural Development, Government of India has the overall liability of policy information, monitoring and assessment of the programme and for release central share of funds. A Central Level Coordination Committee (CLCC) is constituted as under to support the Department.

Secretary, Ministry of Rural Development	Chairman
Deputy Governor, Reserve Bank of India	Member
Secretary, Dept. of Agriculture and Cooperation	Member
Secretary, Department of Expenditure	Member
Special Secretary, Banking Division, Ministry of Finance	Member
Secretary, Department of Women and Child Development	Member
Secretary, Department of Small Scale	Member
Secretary, Department of Science and Technology	Member
Secretary, Ministry of Welfare	Member
Managing Director, NABARD	Member
Adviser (Rural Development) Planning Commission	Member
Additional Secretary and Ministry of Rural	Member

Development

State Secretaries of Rural Development Member

Chairman-cum Managing Director of all Member

Commercial Banks

Chairman, Indian Banks Association Member

Joint Secretary, Department of Rural Member

Development

The Functions of Central Level Coordination Committee

- i. To evaluate and ensure effective implementation of the programmes.
- ii. To evaluate linkages for support services for SGSY.
- iii. To evaluate development of these programmes in physical, financial and qualitative terms including credit support.
- iv. To consider concurrent assessment reports.
- v. To evaluate the credit arrangements and recommend changes and development as and when necessary.

Setting up of SGSY Cells in Banks

For the rationale and effective monitoring of the implementation of SGSY, the Banks set up SGSY cells in their office. These cells make monthly review of the flow of credit to SGSY Swarozgaris to ensure the implementation of the guiding principles issued by Reserve Bank of India.

4.16 Criterion for Allocation of Funds

Swarnjayanti Gram Swarozgar Yojana (SGSY) is centrally sponsored scheme and the financing of the programme are shared between Centre and the States in the Ratio of 75: 25.

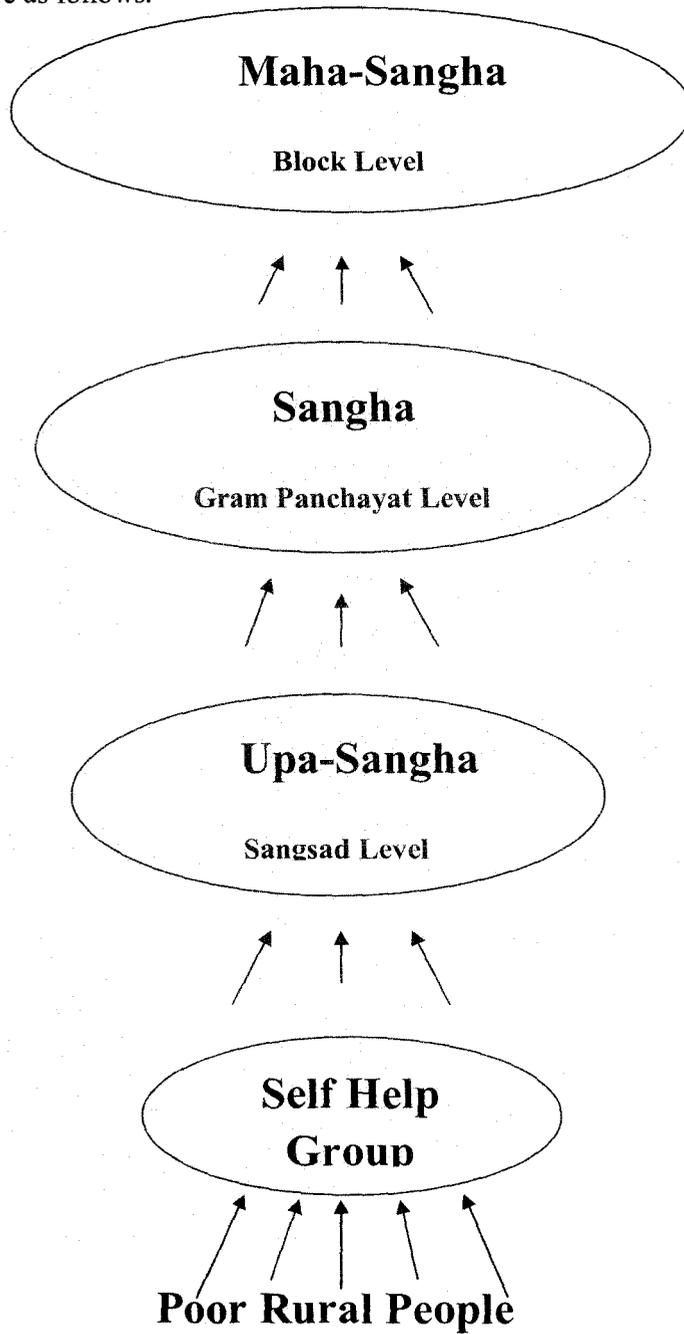
4.17 Marketing Support

For every commodities and services that are produced needs a suitable market. Goods and services are traded every day in the entire parts of the country. What is needed is to see what is selling in the both rural and urban markets. Market oriented activity is an important objectives of SHGs. The choice of SHGs activity is governed by the possibilities that exist on account of the resources of a region, the available skills and the market. The marketing of the goods produced by SHGs sometimes needs intermediary agency to export outside markets. Sometimes the SHGs organize fair to give publicity of the products produced by them. The State Government establishes District Supply and Marketing Societies (DSMS) to offer non-credit inputs like procurement or purchase of raw material and also for sale of products. The DRDAs organize periodic meets of the swarozgaris and make sure that they are given the necessary guidance in quality control. There have expert personnel in the relevant fields visiting the work field and guiding the swarozgaris.

4.18 Structure of SHGs, Upa-Sangha, Sangha & Maha-Sangha

In order to proper management and guidance of the SHGs' activities, all the scattered SHGs at Sangsad Level make an alliance named Upa-Sangha at Sangsad level and all the Upa-Sangha further makes an alliance among them named Sangha at Gram Panchayat Level. So, every Gram Panchayat has a Sangha to look after and nurture all the SHGs' activities at Gram Panchayat Level. The Maha-Sangha is organized at the Block Level by the representatives of

Sangha in order to fulfill large scale aims and activities. The structure of SHGs, Upa-Sangha (Sangsad Level), Sangha (Gram Panchayat Level) and Maha-Sangha (Block Level) at different tiers of the district are as follows.



Structure of SHGs: Sabhanetri (Secretary), Sampadika (President), Cashier and other members.

Structure of Upa-Sangha (Sangsad Level): Every member from each SHG constitutes the general assembly of Upa-Sangha.

Structure of Sangha (Gram Panchayat Level): Two elected representatives from each Upa-Sangha that is Sabhanetri (Secretary), Sampadika (President).

Structure of Maha-Sangha (Block Level): Elected Sabhanetri (Secretary), Sampadika (President) Cashier, Vice-president and Vice-Secretary.

4.19 SHGs' 10th Promises⁴

SHGs' promises are recited as prayer before the commencement of the group meeting. The promises include socio-economic and political commitment of the member as challenge. These promises are memorized as *Mantra*¹ and practiced by the SHGs members when they are performing activities. The ten ethics (oath of the group's meeting) of SHGs carry a list of goals for borrowers and their families to aspire to and work towards.

- I. *Shrinkhala, Ekata, Sahas O Parishram---Ai Charneeti Amara Mene Chalbo.* (We will abide by the four principles of ORDER, UNITY, COURAGE and LABOUR)
- II. *Pratyeke Niyamita Sanchay Kare O Bank Theke Rin Niye Daler Tahabil Barabo.* (We will raise and enhance the fund of the group through regular individual savings and through bank loans)
- III. *Dal Theke Rin Neba O Tar Sathik Byabahar Kare Aay Barabo.* (We will enhance the income of the group through proper utilization of the loans taken from the group fund)

¹ Mantra is hymn or verse or spiritual instruction which is followed in life is taken from preceptor.

- IV. *Chhele-Meyeder Shiksha O Swasthyer Prati Lakshys Rakhbo.* (We will look after education and health of our children)
- V. *Paribar Parikalpana Grahan Kare Amader Paribar Chhota Rakhabo.* (We will keep our family small through adoption of family planning measures)
- VI. *Mayeder Chhota Dal Gathan Karbo O Sarker Sweekrita Amader Swanirbhar Mahila Sanggathan Gare Tulbo.* (We will make efforts to establish government recognized Self Help Groups by organizing small groups of womenfolk/mothers)
- VII. *Gram Sangsade Gramer Unnayaner Swarthe Sakriya Angsha Grahan Karbo.* (We will actively participate in the Gram Sansad in the interest of the development of the village)
- VIII. *Panchayet, Bank O Anyanya Sarkari Sangsthar Sathe Nibir Samparka Sthapan Kare Sarbik Bikaser Kaj Karbo.* (We will work for the overall development through maintaining proper and regular liaison with the Panchayati Raj Institutions, Bank and other Government establishments)
- IX. *Bipade Apade Eke Anyake Sahayya Karbo O Sakal Samajik kaj Ek Sange Karbo.* (We will help each other in times of need and trouble and perform all social activities together)
- X. *Amra Samaj O Sangsarer Unnati Anboi Anbo.* (We will commit ourselves for the development of our society and family)

Women's actions are directed by societal ethics, values and beliefs which have vital influence in their activities. Institutional ethics form the basis of social values and provide general guidelines for socio-economic development. Here women SHGs' promises make a classical effort to set up a connection between the changes in the patriarchal attitude, values, beliefs and practices of the people on the one hand and their spirit of development and practice of women empowerment on the other. SHGs' principle is not simply a way of making money, but a way of life which has duties and obligations thus accumulates wealth. Protestantism of Weber⁵ is a strict way of living and it has a vital influence in the creation of money and

development of capitalism and in this way the capitalism grew and developed in the Western societies to very large extent. He has concluded that Protestantism with its convenient principles encouraged capitalism to grow in the West and therefore industrial and economic progression took place there. The SHGs' members are encouraged to work hard, frugal, save and abstain from disintegration by the group principles. The SHGs' 10 (Ten) promises give them purpose, direction, pride, self-confidence, inspiration, courage, unity and discipline which has a vital influence to the spirit of women empowerment. SHG is not simply a way of making money, but a way of life which has ethics, duties, obligations and aims and objectives.

4.20 Credo of SHGs and Women's Empowerment

There is a paradoxically functional relationship between SHGs promises and women empowerment. Here SHGs ten promises which refers to a set of values and belief system that emancipate women and inspire to work considers the sociological interpretation of women empowerment.

Work ethics: The SHGs worship hard work for prosperity. The members are organized for income generating activities. The needy people get an opportunity of loan facility and self employment. Through the income generating activities the SHGs members feel courage collectively to fight against their poverty.

Attitudes towards loan: SHGs make easiest loan provisions for poor women entrepreneurs and encourage development.

Attitudes towards reproductive health: Frequent births of children deteriorate the women's physic condition and thus results poor performance in capital production and ultimately lower down their socio-economic status. The SHGs set a value for small families against child

marriage and polygamy. This philosophy brings a glimpse for future prosperous of women life. The strict moral code of the SHGs encourages family planning to build up a healthy family.

Attitudes towards health hygiene: Regular meeting of the women SHGs helps to build up new knowledge about fertility and reproductive life and helps to keep them disease free from different types of diseases. It promises for small family.

Attitudes towards education: SHGs encourages education and makes the people literate. The members put signature instead of thumb impression if she wants to avail groups' facility. This necessary condition promotes literacy and education.

Political attitude: SHGs believes in unity and courage that makes solidarity at the grass root level. Women's solidarity influences the local politics.

The present study intends to examine why and how SHGs makes a correlation between institutional ethics and change the socio-economic status of women. The socio-economic condition of women is changed not simply by inner economic necessity and reform for women, but by promises or ethics or principles of SHGs.

References:

¹ Karmakar, K. G (1999): *Rural Credit and Self-help Groups*. Sage Publications, New Delhi, page 247-257.

² Yunus Muhammed (2001): *Grameen Bank O Amar Jeeban*. Ananda Publishers, Kolkata, page 81-85.

³ Amended Guidelines of Swarnjayanti Gram Swarozgar Yojana (SGSY), (Vide No. 28012/16/2001-SGSY III), Govt. of India, Ministry of Rural Development, Krishi Bhavan, New Delhi, May 28, 2002, page 17.

⁴ Swanirvar Dal Parichalanar Sampurna Sahajpath, Panchayat O Gramonnayan Daptar, Govt. of West Bengal. May, 2004, page 74.

⁵ Weber Max (2005): *Protestant Ethic and Spirit of Capitalism*, Taylor and Francis e-Library, page 56-80.

Chapter-5

SHGs in the Sub-Himalayan Region of Jalpaiguri District

5.1 The Historical Background of the District

Jalpaiguri is the largest district of northern part of West Bengal, covering an area of 6227 sq. km. of which 1825 sq. km. is forest (29.26% of the total area) and 400 sq. km is hill area. The district lies between 23⁰ 16' and 27⁰ 00' north latitudes and 88⁰ 04' and 89⁰ 53' east longitudes. The district was established in 1869. It was also the divisional headquarter of North Bengal. It has its special importance in respect of tourism, forest, hills, tea gardens, scenic beauty and a wide variety of tribes like the Toto, Mech, Rava, Oraon, Santal, Munda, Garo, and Madhesia. The Jalpaiguri district is surrounded in the North by the Darjeeling district and the international borders of Bhutan, in the East by Assam, in the South by Rangpur district of Bangladesh and Cooch Behar District of West Bengal, in the West by Darjeeling district and Bangladesh and the district is bounded by the long International Border of the countries of Bhutan and Bangladesh which has made Jalpaiguri a strategic location so far as the defense, Development and Economy of this region.¹

The name of Jalpaiguri originated from the combination of two words namely '*Jalpai*' and '*Guri*'.² The prefix '*Jalpai*' means '*Olive*' tree which grew in the town and were seen even in 1900 AD³. The suffix '*Guri*' means a place or the lower stem of tree attached to land on which the tree stands. So, the etymological meaning of Jalpaiguri is the place that is occupied by Olive

tree. To corroborate this view point, the names of some places of Jalpaiguri district i.e. Maynaguri, Kathalguri, Aamguri and Dhupguri may be whose names also have been originated in the same way.

Besides this view point, there is another proverb that it is due to the location of the famous temple of Hindu God 'Shiva' at Jalpesh borrowed the name of the district as Jalpaiguri. Earlier, Jalpaiguri was a part of 'Kamatapur State', the ancient Koch-Rajbanshi Kingdom. At present, it is a district of West Bengal.⁴

Jalpaiguri district which is a part of Western Dooars situated in the foothills of Eastern Himalayan region. 'Dooars' means the 'gateways' (Door) to Bhutan. The term 'Dooars' has evolved from the ethnic word 'Duar' (Door). There have been 18 Dooars (gateways) in this entire region through which the Bhutanese people have been communicating with the people of the Himalayan foothills and plains. In this way, these gateways are very important for the society, economy, polity and demography of this region.

The entire Jalpaiguri is crisscrossed with rivulets, rivers and hills. The district is lying between Sikkim Darjeeling Himalayas and Gangetic West Bengal. A good portion of the district is covered with deep and dense forest. All of these physical characteristics of this region have been evoking a sense of both eerie and romanticism since ancient period. The major rivers of the district are Teesta, Karatoya, Torsa, Jaldhaka, Dyna, Neora, Sankosh, Duduya, Mujnai etc. The weather of Jalpaiguri is not so pleasant, the average rainfall is 3160 mm, the annual average temperature ranges from 30.9⁰ to 10.8⁰ (degrees) throughout the year and average humidity is about 82%.⁵

5.2 Socio-Economic Profile of the District

The long international borders with the countries of Bhutan, Bangladesh and also with the Himalayan Hills have made Jalpaiguri district a strategic location that influences the defense and development of this region. Besides being the largest district of Northern part of the state of West Bengal with a population of 3403204 (2001) is the house of multiple tribes, ethnic and religious communities. Population density of the district is 547 per Sq. Km. Apart from the indigenous and tribal population, a large number of Bengali people who mostly migrated from East Pakistan and later from Bangladesh also are inhabitants of this district. The district shows a better male female sex ratio that is 1000:941 in comparison to the national which is 1000:933 (2001). The district has a literacy rate (excluding up to 6 years aged population) of 63.62% with male 73.64% and female 52.90% (2001).⁶

Jalpaiguri is the largest tea producing district of West Bengal with 158 established tea estates which were planted during the British period. Large numbers of (tribal) people were migrated from Nepal, Chotonagpur and Santal Parganas of Bihar, and also from other parts of India for working in these tea gardens. These people settled in different places of the district by clearing the jungle and thus they have developed many tea-villages and bustis. Now, they have been granted Scheduled Tribe status by the Govt. of West Bengal. It is the land of Tea, Tourism and Timber. The main industry of the district is Tea industry. Besides, the district also processes Asia's best dolomite reserves in the Dooars. A good portion of population is employed in the tea estates and factories as labourers. But most of the people are engaged in agriculture.

For being a dense forest area, the district is famous for having several national parks, wildlife sanctuaries which attract tourists from all over India and abroad. In this way, the natural

features along with the foothill situations of this district facilitate the formation of the tourist industry in the district which contributes a lot to the society and economy of the district.

The timber industry has been flourished in the district by and large by following legal and illegal ways. Hundreds of people engaged in saw mills, plywood industries and other allied business. Here, woodwork and cane production is very famous which attracts the attention of the strangers.

At present, the district is going through political tension due to separatist movements organized by different ethnic communities. Dooars region is located in the extreme north of the district where Adibasi, Nepali, Bengali including Rajbanshi etc multiple ethnic communities give rise to ethnic conflict/violence related to Gorkhaland and anti-Gorkhaland Movement in this region.⁷ Besides, Adibasi Movement, Kamatapuri Movement and the Greater Cooch Behar Movement of North Bengal stir the socio-economic condition of the district.

Jalpaiguri District comprises three subdivisions namely Jalpaiguri Sadar, Malbazar and Alipurduar. For the present research study, Malbazar and Alipurduar subdivisions have been selected. Malbazar Subdivision also known as Mal subdivision. Mal Subdivision consists of three community developments blocks i.e. Mal, Metiali and Nagrakata. Alipurduar subdivision consists of six community developments blocks i.e. Falakata, Madarihat-Birpara, Kalchini, Alipurduar-I, Alipurduar-II and Kumargram. There are 16 police stations in the district. The district is divided into 12 assembly constituencies out of which five seats are reserved each for Scheduled Tribes (ST) and Scheduled Castes (SC) candidates.

Table: 1

Name of the Blocks of Jalpaiguri District

Sl. No.	Name of the Blocks
1.	Rajganj
2.	Jalpaiguri
3.	Maynaguri
4.	Dhupguri
5.	Mal
6.	Metiali
7.	Nagrakata
8.	Madarihat-birpara
9.	Falakata
10.	Alipurduar-I
11.	Alipurduar-II
12.	Kalchini
13.	Kumargram

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 2

Name of the Assembly Constituencies in Jalpaiguri District

Sl. No.	Name of Constituencies	Constituency No.
1.	Kumargram (ST)	10
2.	Kalchini (ST)	11
3.	Alipurduar	12
4.	Falakata (SC)	13
5.	Madarihat (ST)	14
6.	Dhupguri (SC)	15
7.	Mainaguri (SC)	16
8.	Jalpaiguri (SC)	17
9.	Rajganj (SC)	18
10.	Dabgram-Phulbari	19
11.	Mal (ST)	20
12.	Nagrkata (SC)	21

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 3

Distribution of Utilized Land in the District

Sl. No.	Land Used	Area in Hectare
1.	Net cropped area	329850
2.	Percentage of irrigated to cultivated area	22.09%
3.	Forest	174565
4.	Fallow land	4190
5.	Land not available for cultivation	3250
6.	Cropping intensity	150
7.	Area brought under HYV seeds	190750

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 4

Distribution of Land by the Size of Holdings

Sl. No.	Size of Holding	No. of Holding	Percentage to the Total Holding
1.	Less than 1 hectare	304326	73.05
2.	Between 1 to 2 hectare	76266	18.31
3.	Above 2 hectare	35975	08.64

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 5**Demographic Features Jalpaiguri District**

Population Area	Male	Female	Total
Total population (2001)	1753278	1649926	3403204
Rural	1440722	1358635	2799357
Urban	312556	291291	603847
Tea garden population	—	—	787788

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 6**Information Related to Primary Education System**

Sl. No.	Basic Information	Primary	Upper primary
1.	No. of schools	2049	352
2.	Pupil teacher ratio	49.39	64.70
3.	Net enrolment ratio	98.30	68.90
4.	Drop-out rate (%)	17.75	19.55

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 7

Provision of Secondary and University Education

Sl. No.	Institution	No. of Institutions
1.	Higher Secondary School	181
2.	High Madrasa	3
3.	Senior Madrasa	1
4.	General Degree College	12
5.	Centre of Open University	2

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 8**Poverty Ratio of Jalpaiguri District**

Sl. No.	Block Name	No. of Household	No. of BPL Families	Poverty Ratio (%)
1.	Malbazar	57415	27030	47.04
2.	Jalpaiguri	79650	28377	35.62
3.	Rajganj	97416	19087	19.64
4.	Metiali	21987	8536	38.82
5.	Madarihat	36467	10207	27.98
6.	Kalchini	50231	26205	52.16
7.	Kumargram	35676	17393	48.75
8.	Alipurduar-I	53561	11167	20.84
9.	Alipurduar-II	40245	19615	48.73
10.	Falakata	51010	20780	40.73
11.	Dhupguri	83120	39918	48.02
12.	Maynaguri	58804	28336	48.18
13.	Nagrakata	22791	8578	37.63
Total		688139	265229	38.54

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 9**Population by Religion and Sex of the District (2001)**

Sl. No.	Religion	Rural			Urban			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1.	Hindus	1171547	1101051	2272598	289808	270823	560631	1461355	1371874	2833229
2.	Muslims	173441	163883	337324	16781	15090	31871	190222	179873	369195
3.	Christians	70679	71037	141716	3067	2871	5938	73746	73908	147654
4.	Sikhs	707	432	1139	262	255	517	967	687	1656
5.	Buddhists	18455	18435	36890	3495	3349	6844	21950	21784	43734
6.	Jains	210	191	401	302	273	575	512	464	976
7.	Others	1601	1632	3233	124	126	250	1725	1758	3483
8.	Religion not stated	516	474	990	150	106	256	666	580	1246
Total		1437156	1357135	2794291	313989	292893	606882	1751145	1650028	3401173

Source: Annual Employment Report- 2006-2007, Jalpaiguri

Table: 10

Distribution of Scheduled Castes and Scheduled Tribes Population by Sex in the District

Sl. No.	Sub-Division/Block/ Municipality (M)	Scheduled Castes			Scheduled Tribes		
		Male	Female	Total	Male	Female	Total
Sadar Sub-Division		382070	358230	740300	58031	57098	119129
1.	Rajganj	70996	66843	137839	6504	6219	12723
2.	Jalpaiguri	87824	82570	170394	8516	8258	16774
3.	Jalpaiguri (M)	10233	9957	20190	525	450	975
4.	Maynaguri	103023	96506	199529	1842	1707	3545
5.	Dhupguri	90514	84529	175043	39593	39475	79068
6.	Siliguri (M/C.)	19480	17825	37305	1051	993	2044
Mal Sub-Division		53886	51034	104920	101276	99672	200948
1.	Mal	37334	34989	72323	46053	45209	91262
2.	Mal (M)	1454	1401	2855	696	654	1350
3.	Metiali	8077	7888	15965	25613	25398	51011
4.	Nagrakata	7021	6756	13777	28914	28411	57325
Alipurduar Sub-Division		206872	196485	403357	164943	160668	325611
1.	Kumargram	32710	31030	63740	27550	26529	54079
2.	Falakata	52316	49248	101564	21055	20066	41121
3.	Madarihat-Birpara	13194	12802	25996	30900	30352	61252
4.	Kalchini	13320	13109	26429	49629	49624	99303
5.	Alipurduar-I	47554	44909	92463	16773	15662	32435
6.	Alipurduar-II	40965	38874	79839	18788	18104	36892
7.	Alipurduar-M	6813	6513	13326	248	281	529
Dist rict	Total	642828	605749	1248577	324250	317438	641688
	Rural	578943	545461	1124404	315895	309690	625585
	Urban	63885	60288	124173	8355	7748	16103

Source: Annual Employment Report- 2006-2007, Jalpaiguri

5.3 Socio-Economic Background of the Members

An attempt has been made here to discuss the socio-economic background of the members of Women Self Help Groups (WSHGs) on the basis of the data collected by field work. In order to satisfy the objectives of the present research study, a sample of 34 WSHGs comprising 320 members have been selected as respondents from Alipurduar and Malbazar subdivisions of Jalpaiguri district. In order to maintain the representativeness of WSHGs, the WSHGs have been selected uniformly from both the subdivisions so that the study can find out the impact of the SHGs on its members in efficiently. The socio-economic background of the selected WSHGs members have been presented in the following tables.

Table: 11

Sub-division wise Distribution of Self Help Groups

Sub-division	No. of SHGs	% to Total Group
Alipurduar	2354	21.46
Mal	8616	78.54
Total	10970	100

Source: DRDC, Jalpaiguri (Till March, 2008)

Table: 12**Year wise Formation of Self Help Groups at District Level**

Sl. No.	Year	No. of SHGs	% to Total Group
1.	1999-2000	42	0.27
2.	2000-2001	70	0.45
3.	2001-2002	754	4.89
4.	2002-2003	1074	6.98
5.	2003-2004	2157	14.01
6.	2004-2005	5453	35.42
7.	2005-2006	2035	13.22
8.	2006-2007	3811	24.75
Total		15396	100

Source: DRDC, Jalpaiguri (Till March, 2007)

Table: 13**Distribution of SHGs Members by Their Religiosity**

Religion	No. of SHGs Members	% to Total Members
Hindu	268	83.75
Muslim	52	16.25
Total	320	100

The data in the above table shows that vast majority i.e. 83.75% of the respondents are Hindus whereas 16.25% of the members belong to the Muslim community. A little bit Christian and Buddhist populations are found here but they yet to form SHGs.

A few percentages of Nepali populations have been residing in this region, but they are not brought up in the SHGs programme till date. It is supposed that being more liberal the Nepali women do not show interest of forming groups merely for SHGs activities.

Table: 14

Caste and Community wise Distribution of the SHGs Members

Sl. No.	Sub-caste/Community	No. of SHGs Members	% to total Members	Constituti onal Category	No. of SHGs Members	% to Total Members
1.	Kayastha	33	10.31	General	39	12.19
2.	Banik	3	0.94			
3.	Kapani	3	0.94			
4.	Rajbanshi	118	36.88	SC	195	60.94
5.	Kaibarta (Hele)	12	3.75			
6.	Namasudra	65	20.31			
7.	Oraon	28	8.75	ST	34	10.63
8.	Santal	3	0.94			
9.	Tudu	3	0.94			
10.	Muslim	52	16.25	OBC	52	16.25
Total		320	100	Total	320	100

Table No. 14 shows that the SHGs members belong to different castes communities. All the members have been classified into ten categories according to their caste, sub caste, tribal and religious identities. 33 members belong to Kayastha (10.31%), Banik 3 (0.94%), Kapani 3 (0.94%), Muslim 52 (16.25%), Rajbanshi 118 (36.88%), Kaibarta (hele) 12 (3.75%), Namasudra 65 (20.31%), Oraon 28 (8.75%), Santal 3 (0.94%) and Tudu 3 (0.94%). As the Muslims do not have caste groups so they have been interpreted in terms of a religious community and all of the Muslim respondents belong to OBC category. Rajbanshi is the biggest caste group that constitutes 118 (36.88%) out of 320 members. Banik, Kapani, Santal and Tudu ethnic groups have least representation. Each of these caste and tribal groups constitute only 3 (0.94%) respectively out of 320 members.

The above table also reveals that 39 (12.19%) out of 320 members belong to General Caste category. All the Muslims respondents belong to the OBC category who has a representation of 52 (16.25%) members. 195 (60.94%) members belong to the Scheduled Caste category which is the biggest caste category to represent the SHGs. The Scheduled Tribe category represents 34 (10.16%) members.

Table: 15**Age wise Distribution of the SHGs Members**

Sl. No.	Age Group (Years)	No. of SHGs Members	% to Total Members
1.	Below 20	17	5.31
2.	21-25	55	17.19
3.	26-30	40	12.5
4.	31-35	63	19.69
5.	36-40	75	23.44
6.	41-45	31	9.67
7.	46-50	15	4.69
8.	51-55	4	1.25
9.	56-60	10	3.13
10.	61-65	4	1.25
11.	Above 65	6	1.88
Total		320	100

The data in the above table show the age wise distribution of members of the Self Help Groups. It also shows that only 17 (5.31%) members belong to teenage group. It is also observable that vast majority (72.82%) of the members belongs to 21-40 years age group whereas 46 (14.36%) members belong to 41-50 age groups. It is observable that aged persons less involvement in the SHGs.

Age is significant factor for successful implementation of any programme. So the clarification of age of the members is important in this context. The table clearly reveals that higher the age group of the members lesser the participation rate.

Table: 16

Education wise Distribution of the SHGs Members

Sl. No.	Educational Level	No. of SHGs Members	% to Total Members
1.	Illiterate	00	00
2.	Literate	156	48.75
3.	Up to primary	8	2.5
4.	Upper primary	77	24.06
5.	Madhyamic	65	20.31
6.	Higher secondary	8	2.5
7.	Graduation	6	1.88
8.	Post graduation	00	00
Total		320	100

The data in the above table show the education wise distribution of the SHGs members. It is a fact that education is the most important factor to influence individual awareness and knowledge. The illiterate members learned to sign after joining SHGs as thumb impression is not allowed in the SHGs meeting. In this way they become literates. The table shows that 156 (48.75%) members are literates who do not have any formal education as they only can sign. 8

(2.5%) of the total members are educated up to primary level whereas 77 (24.06%) members belongs to upper primary category. The SHGs members who are qualified up to Madhyamic level accounts 65 (20.31%) and 8 (2.5%) members have educated up to Higher Secondary level. Only few of them (1.88%) are graduates. So it is observable from the table that a good number of the members are such type of literates who only can sign but cannot read and write.

The impression from the data of the table is that vast majority of the SHGs members are either literates (only can sign) or are educated up to Madhyamic level.

Table: 17

Distribution of SHGs Members by Marital Status

Marital Status	No. of SHGs Members	% to Total Members
Unmarried	14	4.38
Married	274	85.63
Separated	4	1.25
Divorcee	2	0.63
Widow	26	8.16
Total	320	100

Table 17 shows that vast majority (85.63%) of the members are married whereas 26 (8.16%) members are widows and only 14 (4.38%) members are unmarried.

Table: 18

Distribution of SHGs Members by the Level of Poverty

Poverty Level	No. of SHGs members	% to Total Members
BPL	317	99.06
APL	3	0.94
Total	320	100

It can be seen from the above table that predominant number of the SHGs members that is 317 (99.06%) out of 320 belong to BPL (Below Poverty Line) category whereas only 3 (0.94%) members belong to APL (Above Poverty Line). So, it is observable that almost all the group members are economically backward.

Table: 19

Distribution of SHGs Members by Types of Family

Types of Family	No. of Families	% (percentage)
Nuclear	291	90.94
Joint	29	9.06
Total	320	100

India is known for traditional joint family system. The impacts of nuclear family system have been steadily penetrating into Indian rural society. The above table shows that vast majority (90.94%) of the respondents belongs to the nuclear family system whereas only 29 (9.06%) respondents are members of joint family.

Table: 20

Distribution of SHGs Members by Occupation

Sl. No.	Occupation Types	No. of SHGs Members	% to Total Members
1.	Cold Storage Labour	8	2.5
2.	Agricultural Labour	44	13.75
3.	Tea Garden Labour	8	2.5
4.	<i>Haria</i> Making	4	1.25
5.	Bidi Binder	4	1.25
6.	Tailoring	6	1.88
7.	Cooking of Mid-Day-Meal	40	12.5
8.	Business of Chaffed & Puffed Rice	8	2.5
9.	Business of Cloth	6	1.88
10.	RPF, SHGs	2	0.63
11.	<i>Kalomunia</i> Rice Production	6	1.88
12.	Grocery	32	10
13.	<i>Hat</i> Collection	10	3.13
14.	Beauty Parlor	2	0.63
15.	Incense Making	10	3.13
16.	House wife	130	40.63
Total		320	100

The above table shows the occupation wise distribution of SHGs members. It is observable that the sampled respondents (SHGs members) are engaged in sixteen different types of occupations categories. It is evident that the highest number of respondents, that is 44 (13.75%), is agricultural labours. It is noteworthy that second and third highest numbers of respondents are involved in Mid-Day-Meal Cooking and business of Grocery which account 12.5% and 10.0% of the total members respectively.

Some other significant occupations professed by the SHGs members are Incense making (3.13%), *Hat*ⁱ collection (3.13%), Cold Storage labour (2.5%), Tea Garden labour (2.5%), Business of Chaffed and Puffed Rice (2.5%), *Haria*ⁱⁱ making (1.25%), Bidi Binder (1.25%) etc. Some of them (1.88%) produce the *Kalonunia* riceⁱⁱⁱ. But the largest portion of the SHGs members belongs to the House Wives who constitute 40.63% of the total members. They do not perform any income generating activities except household chores.

ⁱ Weekly market is called hat and generally the tax is collected from the seller of goods.

ⁱⁱ Local made liquor called *Haria*. It is actually prepared by tribal people.

ⁱⁱⁱ *Kalonunia* rice is a local variety of rice which is tasty and scented.

Table: 21

Distribution of SHGs Members by Monthly Income

Sl. No.	Income Level	No. of SHGs Members	% to Total Members
1.	Nil	130	40.63
2.	Below 500	100	31.25
3.	501-1000	58	18.13
4.	1001-1500	18	5.63
5.	1501-2000	8	2.5
6.	2001-2500	4	1.25
7.	Above - 2500	2	0.63
Total		320	100

It is evident from the Table No. 21 that 130 (40.63%) members are house wives who do not have any monthly income as they are fully involved in their household chores. 100 (31.25%) members have monthly income below Rs. 500 whereas 58 (18.13%) members have a monthly income which ranges between Rs. 501-Rs. 1000. 18 (5.63%) members earn a monthly income of Rs. 1001 to Rs. 1500 and 8 (2.5%) members have monthly income between Rs. 1501 to Rs. 2000. Only 4 (1.25%) members' monthly income is in between Rs. 2001-2500 whereas 2 (0.63%) members have income more than Rs. 2500 per month. So, it is obvious that the respondents belong to low income groups who obviously need the benefits of SHGs.

Table: 22

Distribution of SHGs Members by Land Holding in Bigha

Land Holding	No. of SHGs Members	% to Total Members
Below 1 Bigha	220	68.75
1-3	63	19.69
3-6	21	6.56
6-9	6	1.88
9-12	4	1.25
12-15	2	0.63
Above 15	4	1.25
Total	320	100

It is observable from the Table 22 that 220 (68.75%) of the sampled SHGs members possess land less than one bigha^{iv}. They have ownership only on their homestead land and they do not own any agricultural landed property. 63 (19.69%) members have landed property of 1-3 bigha whereas only 21 (6.56%) members own the landed property which ranges between 3-6 bigha. It is also observable in the above table that 12 (3.67%) members possess landed property which ranges between 6 bigha to 15 bigha whereas only 4 (1.25%) members own a size of landed property which is more than 15 bigha.

^{iv} One bigha = 0.33 Acre

Table: 23

Distribution of SHGs Members by Nature of House Types

Nature of House Type	No. of SHGs Members	% to Total Members
Kachha	310	96.87
Pucca	00	00
½ pucca	10	3.13
Total	320	100

Table 23 shows that the vast majority (96.87%) of the members resides in kachha type of houses whereas only 3.13% of the members possess half pucca type of houses. So, it is evident from the data in this respect that not a single SHG member possesses pucca type of houses.

Table: 24

Distribution of SHGs Members by Whether They Borrowed Loan or Not

Borrowed Loan	No. of SHGs members	% to Total Members
Yes	247	77.19
No	73	22.81
Total	320	100

This is observable from the Table 24 that absolute majority of the members that is 247 (77.19%) members have received loan for business purposes whereas 73 (22.81%) members have not received loan from loan providing agencies. The non recipient of loan are those members who are not interested to take loan as they are not involved in any income generating activities due to their familial or household responsibilities.

It has been observed during the field work that none of the SHGs members get any type of loan in pre SHGs stage whereas 77.19% of the total members get the opportunity to avail the loan facility after joining SHGs. Primarily, it has been found that there are no other sources of loan for the women or women's access to loan is denied as they are unable to deposit collateral security or mortgage property.

It has been observed in this study that the rate of loan recovery under this scheme is cent percent. The other important aspect is that not only for the first time but also second, third and fourth or even fifth times, loans are disbursed on the basis of demand based on the previous performance of the borrower. Another feature of this programme is the provision of instant services. The member opines that there is no middle man, bureaucratic difficulty or much more papers work when they are credited. By this type of credit system there is no chance of women harassment or sexual harassment or women related problems.

Table: 25

Distribution of SHGs Members by Source of Loan

Source of Loan	No. of SHGs Members	% to Total Members
Bank	00	00
SHGs	247	100
Moneylender	00	00
Total	247	100

Table 25 shows the distribution of 247 SHGs members on the basis of the sources from which they took loan. The sources of loan for them are banks, SHGs and also moneylenders. So, it is evident that 100% borrowers have taken loan from SHGs whereas, as mentioned in the Table No. 24, that 73 members have not taken loan.

The overall observation is that the members were provided the needed loan only by the SHGs. No other financial institutions or even the moneylenders do not provide loan to the poor rural women. Banking facilities are served to men especially belonging to the well to do families and to the politically dominant persons. Some petty moneylenders are found in these regions who lend money only by mortgage.

Table: 26**Distribution of SHGs Members by Purpose of Loan**

Sl. No.	Purpose of Loan	No. of SHGs Members	% to Total Members
1.	To Purchase Animal	21	6.56
2.	Lease Cultivation (<i>pachani</i>)	10	3.13
3.	Education	22	6.88
4.	Treatment	10	3.13
5.	Delivery, Maternity	4	1.25
6.	Marriage	10	3.13
7.	Construction of House	16	5.00
8.	Business	64	20.00
9.	To Purchase Bicycle	16	5.00
10.	To Buy Tubewel	2	0.63
11.	Fish Cultivation	4	1.25
12.	Own Land Cultivation	60	18.75
13.	Lending for Interest	6	1.88
14.	Purchase Sewing Machine	2	0.63
15.	No Loan	73	22.81
Total		320	100

The members have taken loan for different purposes as shown in the above Table. 6.56% of the members have borrowed loan for purchasing farm animals. 3.13% members have taken loan for cultivation purposes. Actually they do not possess cultivation land, but

many occasions especially during *Rabi-marsum*^v they take land on lease for cultivation. This type of cultivation is locally known as *Pachani*^{vi}. 6.88% member have taken loan to meet the educational needs of their children such as purchase of books, school dress, admission & tuition fees of the schools etc. 3.13% members take loan to meet their medical purposes whereas 1.25% of them takes loan for maternity purposes. 3.13% of the members generally take loan for marriage purposes. 5.00% of the members have borrowed loans for construction and repairing of their houses. The largest number of members 20.00% has borrowed loan for doing business. 5.00% of the members have taken loan for the purchasing bicycle for their children. 0.63% members accept loan for setting tubewel in their home to meet their water scarcity. 1.25% members have taken loan for fish cultivation. 18.75% members have borrowed loan to cultivate their lands. 1.88% of the members have taken loan for lending money to others. 0.63% of them have taken loan to purchase sewing machines. The data in the above table also show that 22.81% of the members have not taken any type of loan from any financial agencies.

^v Rabi-marshum means winter when the crops (wheat, potato etc.) are cultivated at the beginning of this season and harvested.

^{vi} Pachani is one kind of lease cultivation by which cultivators take the land from landlord for cultivation for a particular season by rent.

Table: 27

Distribution of SHGs Members by No. of Children

No. of Children	No. of SHGs Members	% to Total Members
1	31	18.45
2	65	38.69
3	57	33.93
4	13	7.74
Above 5	2	1.19
Total	168	100

It is evident from the Table that only 168 (52.5%) women have children. Other members are either unmarried, separated, divorcee, or newly married (see Table No.17). The data in the Table show that 18.45% SHGs members have only one child. 38.69% members have two children. It has also found that a good percent of the SHGs members (33.93%) have three children and then there is a gradual decrease in having more than three children as the percentage for such members who have more than four children is 8.93%.

The impression is that most of the members prefer to keep their family size small. A large number of married couples are yet to take any issue as they are much more aware of family planning by using different birth control methods which has been analyzed in (Table No. 53).

Table: 28

Savings Habits of the SHGs Members

Types of Savings	No. of SHGs Members	% (Percentage)
Cash	8	2.5
Kind	279	87.19
No savings	33	10.31
Total	320	100

Regarding saving habits of the members, the data in the Table 28 show that only 2.5% of the SHGs members have the savings in the form of cash while 87.19% members purchase farm animals and ornaments with the savings. It is also observable that 10.31% of women do not have any type of savings.

The overall impression is that SHGs members prefer to save their income in the form of household articles or ornaments in comparison to cash because to save cash is not easy for them. Many of the members mentioned that if they keep the cash in hand, then there are chances that it may be snatched by their husbands. So it is not safe for them to keep cash in their hand. They also opine that the holding of cash for a long time does not provide any profit to them. It is profitable only when the cash is used to purchase animals such as cow, goat, pigeon, duck, hen etc for domestication and for breeding which becomes as good investment and begets profit for them.

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¹ Annual Employment Report, 2006-2007, Jalpaiguri, page 1-3.

² Grunning, F. John (1911): Eastern Bengal and Assam District Gazetteers: Jalpaiguri, The Pioneer Press, Allahabad, page 1.

³ Madhuparni, Jalpaiguri, Nabamudran Shilpa 32/2, Sahitya Parishad Street, Kolkata-6, 1987, page 17.

⁴ Nag, Hiten (ed) (2005): A History of Cooch Behar (In Bengali), N. L. Publishers, Siliguri, page 26.

⁵ Madhuparni, Jalpaiguri, Nabamudran Shilpa 32/2, Sahitya Parishad Street, Kolkata-6, 1987, page 22-28.

⁶ Annual Employment Report, 2006-2007, Jalpaiguri, page 6-7.

⁷ Bhui, Ujjwal (2008-09): Gorkhaland Movement and Ethnic Conflicts in Dooars: Some Observations and Opinions. *The Himalayan Miscellany*, Vol. 19 & 20, December, page 20-21.

Chapter-6

Impact of SHGs among its Members

6.1 Economic Impact of the SHGs

Economic independence or access to wealth or self generated income is considered to be one of the major means of women empowerment. Employment opportunities of women improve the women's positions by enabling them to move out from their homes and consequently, liberating them from their constricted way of life. The Government of India has taken several conclusive plans for employment of women on the basis of equal pay for equal work. Economic discrimination of women is the source of other discriminations against women. So, to eliminate the gender discrimination and to enable women to stand on their own legs, the Government of India and the Indian states have introduced a number of women oriented income generating activities that help to empower women in their economic, political, social and cultural lives.

But there seems to be a little link between the level of economic development and women's economic opportunities owing to the factual presence of some major inhibiting factors in our society such as patriarchal ideology, general unfriendliness outlook towards women's employment, women's responsibility towards domestic chores and the traditional forms of job discrimination prevent women's economic opportunities. In India, the women labour force participation is extremely low. As per 1991 Census, the percentage of labour force of women is 22 while it is 52 percent for men. Although women are engaged in a wider variety of

occupations, they are mainly concentrated in the unorganized sector. Lack of organization and unity makes their bargaining power very weak. Moreover their unpaid economic activities and contribution through unrecorded domestic chores keep them away from economic independence.

The plight of working women both in urban and rural areas has drawn the establishment of many welfare institutions and women's organizations in recent times. As women's economic participation is related to a variety of variables, the cultural values relating to the sexual division of labour and social life should be taken appropriate care. The Fourth World Conference on Women stated that in order to ensure the right to work is especially necessary to eliminate unemployment and all forms of discrimination against women. It enables women to have access to every profession, ensure them to general and vocational training and to eliminate illiteracy through the establishment of functional literacy programme.

Some major hurdles to the development of employment opportunities for women are the lack of sufficient guidance for them and the existence of several patriarchal values in our society. Actually women should have access to the productive resources such as land, capital, training and other supporting service provisions that will make women economically productive. Training programme deal with skill formation and skill development for the women obviously enhance their economic status by providing them the required orientation for earning. Along with that, it is also important to uplift the socio-political aspects of women which are also essential for developing their status up to the expected level.

Table: 29

Distribution of SHGs Members on the Basis of Income Earning Occupation Before and After Joining SHGs

Stage	No. of SHGs Members Whether They Engaged to Income Earning Occupation				
	Yes	% to total members	No	% to total members	Total
Before joining SHGs	68	21.25	252	78.75	320
After joining SHGs	190	59.38	130	40.62	320

Table 29 distributes the sampled SHGs members on the basis of income earning occupation before and after joining SHGs. It is observable that only 68 respondents (21.25%) were engaged in income earning activities before joining SHGs whereas 252 respondents (78.75%) were not involved in income earning activities at that time. But that situation has been changed as 59.38% of the total members are engaged in income earning activities whereas 40.62% members remained unemployed after joining SHGs.

The overall observation is that a good number of women members are getting opportunity to earn income after joining SHGs. Earlier a small number of the members were involved in income earning activities. But many of those activities were related to agriculture. Later on, a number of new types of profession have been emerged due to the introduction of

SHGs. a detailed discussion of these professions has been done in the existing chapter. The SHG oriented activities are more suited to women members as they can do these activities smoothly in their homes along with their household chores simultaneously.

Table: 30

Distribution of SHGs Members on the Basis of Training

Trained	No. of SHGs Members	% to Total Members
Yes	55	17.19
No	265	82.81
Total	320	100

Table 30 shows that only 55 (17.19%) members have taken the necessary training whereas 265 (82.81%) members are untrained.

So, it is evident that the provision of training facility for the SHG members is not satisfactory as it has been noticed that untrained SHG members cannot bring satisfactory results in their profession. The insufficient training infrastructure of the DRDC does not bring satisfactory results for the SHG members.

Table: 31

Availability of Loan Among the Women Before and After Joining SHGs

Stage	Availability of Loans				
	Loan Taken	(%) Percentage	Loan not Taken	(%)Percentage	Total
Before Joining SHGs	00.00	00.00	320	100	320
After Joining SHGs	247	77.19	73	22.81	320

The above Table shows the distribution of SHG members on the basis of availability or non-availability loan before and after joining SHGs. It is evident from the data in the above Table that not a single person was able to take loan before joining SHGs whereas 247 (77.19%) women members have received loan after joining SHGs whereas 73 (22.81%) members have not taken loan although they are eligible to the loan.

There are several causes for unavailability of loan to the poor women. Generally women are kept out of loan facility due to patriarchal values and customs of the society. Another reason is that many of them are unable to deposit collateral security and mortgage for loan.

But this research study has found a different story by observing their perceptions. Women are not brought in the light of development. They even cannot imagine that they also can bring some prospects for themselves and ultimately for their families. As they are segregated so they are unaware of those facilities which can prosper them or at least can make them known about their capacities. They even cannot imagine to get loan for their development because it becomes a prestigious issue for them as they cannot expect loan from others particularly from male. Actually they are very shy to speak out their plight to others and it is also a fact that they even

cannot think to do anything apart from their household chores. In such a situation, SHGs approach shows the light of hope to the poor women and opens their eyes to come out from darkness. Now, many of the women have achieved the self belief that they can do good works in their life if they are provided with the appropriate opportunities.

Table: 32

Distribution of SHGs Members on the Basis of Loan Taking Decisions

Person	After Joining SHG	% to Total Members
Self	77	24.06
Husband	98	30.63
Both	140	43.75
Others	5	1.56
Total	320	100

The Table distributes the members on the basis of taking decisions regarding acceptance of loan after joining the SHGs. Whether they will take loan or not, the decision is generally taken by the different members of their families. Their husbands and sometimes their children give decisions regarding receiving of loan. It has been already shown that no person have taken loan before joining the SHGs as loan was not available to them. But after joining the SHGs they become capable to take loan. The data in the Table 32 show that 77 (24.06%) members have taken loan by their own decisions. 30.63% women depend on their husband's advice regarding

taking of loan whereas 43.75% women jointly with their husbands take decision regarding loan. Only 1.56% women depend on others' i.e. children's opinion in this respect.

The case study of Hamida Begam, age 31 years, a member of Jumma tari Mahila Dal, Jalpaiguri is noteworthy.

"Amra swanirvar dal garar age loan paor kath bhatei partam na. Kintnu akhan dal gare anek upakar peyechi. Hathat kono kaje takar proyojan hale amra sathe sathe peye yai. Ami tin bar dal theke loan niyechi. Loaner taka diye purano gar thik karechi, jaler kal kinenechhi. Amra age purano bhanga gare thaktam. Akhan dal theke loan niye tin kine tiner chapra diyechi. Akhan ager mata aar gharer chinta nei. Tachhara age anek dur theke paner jal baye niye aste hata. Kintu akhan barite kal basate anek subidha hayechhe." We could not expect a loan before the formation of the group. But now, we have benefited a lot after the formation of the Self Help Group. Our SHGs has provided me with a loan for the third time. I have renovated my old house, and also have fitted a tubewel. Earlier, I used to live with my family members in a worn-out house. But presently, we have changed the cover of the roof of our house by tin by taking loan from the Self Help Group. Now, we are free from several acute housing problems. Earlier, we had to fetch drinking water from outside home but now we have fitted a tubewel in our house that has solved our water related issues.

Table: 33

Distribution of SHGs Members on the Basis of Loan Controlling

Controlling Authority	No. of Persons	% (Percentage)
Self	25	10.12
Husband	88	35.63
Both	129	52.22
Others	5	2.02
Total	247	100

The above Table shows the persons who have the controlling authority over the use of the loan. The data in the Table show that 10.12% members are the controlling authority of the loan or they use the loan single handedly. They do not like the interference by other family members in this respect. But an important finding of the study is that there is a difference in the right of the SHGs members in relation to take decisions in applying for loan and in administration of the loan. It can be illustrated from the Table 32 that 24.06% women take loan by their own decision but only 10.12% of them as mentioned in Table 33 have the control or can spend the amount of the loan. In this way, it is revealed that women do not enjoy much power regarding the expenditure of loan money. 35.63% women opined that utilization of the loan is totally controlled by their husbands as they are the sole decision makers regarding the use of the loan. 52.22% members opined that both they and their husbands control the administration of loan.

Table: 34

Number of Women Participated in Income Generating Activities Before and After Joining SHGs

Sl. No.	Types of Economic Activities	Before Joining SHGs	% to Total Members	After Joining SHGs	% to Total Members
1.	Cold Storage Labour	8	2.5	8	2.5
2.	Agricultural Labour	44	13.75	44	13.75
3.	Tea Garden Labour	8	2.5	8	2.5
4.	<i>Haria</i> Making	4	1.25	4	1.25
5.	Bidi Binding	4	1.25	4	1.25
6.	Tailoring	00	00	6	1.88
7.	Mid-Day-Meal Cooking	00	00	40	12.5
8.	Business of Chaffed & Puffed Rice	00	00	8	2.5
9.	Business of Cloth	00	00	6	1.88
10.	RP, SHGs	00	00	2	0.63
11.	<i>Kalomunia</i> Rice Production	00	00	6	1.88
12.	Grocery	00	00	32	10
13.	<i>Hat</i> Collection	00	00	10	3.13
14.	Beauty Parlor	00	00	2	0.63
15.	Incense Making	00	00	10	3.13
16.	House Wife	252	78.75	130	40.63
Total		320	100	320	100

Table 34 distributes the SHG members on the basis of their occupation before and after joining SHGs. It is observable from the data in the Table that sixteen types of occupations are performed by the SHGs women members at present among which ten occupations have been

introduced after their joining of SHGs. Although, housewives are not included as professionals because their activities are not considered as income earning but the data show a significant decrease in the number of house wives after the formation of SHGs.

The Table shows that only 68 (21.25%) members were engaged in income earning activities before joining SHGs whereas the number of such members has increased to 190 (59.38%) after joining SHGs. Previously, 252 (78.75%) persons of the sampled population were hardcore housewife but it reduces to 130 (40.62%) after their joining in SHGs.

Ten new occupations i.e. Tailoring, Cooking of Mid-Day-Meal, Business of Chaffed and Puffed Rice, Business of Cloth, RP of SHGs, *Kalomunia* Rice, Grocery, *Hat* Collection, Beauty Parlor and Incense Making have been included after the formation of SHGs whereas five types of occupational groups i.e. Cold Storage Labours, Agricultural Labours, Tea Garden Labours, *Haria* makers and *Bidi Binding* Workers have been performing the same occupations even after their joining of the SHGs. These SHGs members work as groups to get extra income and extra facilities provided by the Government.

Some new professions have been introduced by the SHGs are supposed to be accountable for pulling out women from their home. Only 68 (21.25%) persons (Table 29) out of 320 members were involved in the income generating profession in the pre SHGs stage whereas 190 (59.38%) members (Table 29) out of 320 members are engaged in income earning profession after joining SHG. So, it is obvious that there is an increase of 38.13% in the involvement of women in economic activity which has led to economic empowerment after the formation of SHGs. Earlier, a large number of women were confined within household chores as they have

had little opportunity to do activities related to income earning. Presently, 10% of the total members are engaged Grocery shops which are situated at their homes.

So, it is observable that a good portion of the SHGs members do all the household chores along with the SHGs activities simultaneously. Majority of the occupations which has been introduced to them after their joining the SHGs are almost entrepreneurial activities that need capital investment. In this way, women are able to invest capital for better earning. Now, they do not need to lend money by paying high interest. The quick money of SHGs brings a relief to the poor women. Now they rarely depend on their husbands for financial assistance.

Table: 35

Monthly Income of SHGs Members Before and After Joining SHGs

Sl. No.	Monthly Income	Before Joining SHGs	% to Total Members	After Joining SHGs	% to Total Members
1.	Nil	248	77.5	130	40.63
2.	Below 500	23	7.20	100	31.25
3.	501-1000	31	9.70	58	18.13
4.	1001-1500	18	5.63	18	5.63
5.	1501-2000	00	00	8	2.5
6.	2001-2500	00	00	4	1.25
7.	Above - 2500	00	00	2	0.63
Total		320	100	320	100

The above Table distributes the women SHGs members on the basis of their monthly income before and after joining SHGs. Here, all the members are classified into seven categories on the basis of their monthly income. It is observable that 248 (77.5%) members do not have income before joining SHGs as they were not involved in any income earning activities whereas the percentage of such members reduces to 40.63% after joining SHGs. Thus, it shows a significant change in the economic status of women after joining the SHGs.

The Table also shows that 7.20% members' income is below Rs. 500 per month before joining SHGs whereas it increases to 31.25% after joining SHGs. The percentage of members who earned Rs. 501 to Rs. 1000 per month before joining SHGs is 9.70% which has increased to 18.13% after joining SHGs. 5.63% members monthly income has remained Rs. 1001 to Rs. 1500 in both pre and post SHG stages. Different kinds of wage labourers i.e. agricultural labourers, tea garden labourers, cold storage labourers etc are continuing their profession even after joining SHGs. It has been found in this study that no members have had a monthly income more than Rs. 1501 before joining SHGs. But now, 2.5% members' income ranges between Rs. 1501 to Rs. 2000 per month. 1.25% members' monthly income is above Rs. 2001 but not more than Rs. 2500. Only 0.63% women members' monthly income is above Rs. 2500.

Table: 36

Women's Ownership of Assets in Cash Before and After Joining SHGs

Assets Holding	Before Joining SHGs	% to Total Members	After Joining SHGs	% to Total Members
Cash	00	00	180	56.25
No Cash	320	00	140	43.75
Total	320	00	320	100

The Table 36 distributes the members on the basis of holding of cash before and after joining SHGs. The holding of cash means either cash in hand or deposited in the banks, LIC etc. The data in the Table show that not a single woman has any form of cash holding before joining SHGs. But it is observable is that 180 (56.25%) members have deposited cash by their name after joining SHGs.

The overall observation is that women can change their economic condition by joining SHGs. Those females are supposed to be less dependent economically on their husbands.

Table: 37

Women's Ownership of Assets in Kind Before and After Joining SHGs

Possessions of Assets	Before Joining SHGs	% to Total Members	After Joining SHGs	% to Total Members
Yes	60	18.75	279	87.19
No	260	81.25	41	12.81
Total	320	100.00	320	100.00

It is evident from the data in the above Table that there is a huge difference in the ownership of assets among the respondents before and after joining SHGs. Here, all the members have been classified into two categories: one group which holds asset i.e. ornaments, domestic animals etc whereas the other group does not possess such assets. It is evident that only 18.75% of the women hold some kind of assets before joining SHGs whereas the number increases to 87.19% after their joining SHGs.

The overall observation is that a good number of women own assets in kind after joining SHGs. It has been found that women prefer assets than cash because cash may be snatched by their husbands from them so they prefer to invest the cash in purchasing ornaments or domestic animals such as cow, goat, hen, duck etc which is more profitable for them. Most of them invest their money in cattle rearing as it brings more profits for them.

A case study of Mita Das, age 28 years, a member of Radhrani Mahila Samiti, Mal, Jalpaiguri.

“Swanirvar dal theke loan niye aami ekta bachur kinechilam. Seti akhon ekta bachcha diyeche. Aami 20 taka kilo dare dudh bikri kari. Ati deshi garu haoyay kono pratipalaner kharach nei. Ate aamar khub lav hayeche. Garur gobar diye aami jalanir kaj kari. Ate aamar ager theke jalanir avav anekta mite geche. Phale aami sab dik diye lavban hayechi.” I have bought a calf by SHGs loan. After few years it has grown as a cow and recently it has given birth of a calf. I sell milk Rs. 20 per litre. I do not have to bear any rearing cost to maintain the cow as it belongs to an indigenous variety. I use the dung as fuel which has solved the scarcity of fuel to a large extent. So, I have been benefited to a large extent by rearing the cow.

Table: 38

Distribution of SHGs Members on the Basis of Production Based on Collectively in Group or Individually

Opinion	No. of SHGs Members	% to Total Members
Yes	60	18.75
No	260	81.25
Total	320	100

The above table shows the distribution of the members on the basis of production of commodities by members collectively or individually. A variety of commodities such as incense stick, *kalonunia* rice and potato etc are produced by them. The Table shows that only 18.75% of the members' work collectively whereas 81.25% of the members prefer to work individually.

It is expected that SHG as an affinity group will work collectively. But as mentioned above only 18.75% women work collectively whereas 81.25% prefer to work individually. As the members have different family backgrounds, so they believe that they have different types of problems which have to solve differently. In such a situation, they are unable to work collectively. Besides, they argue that the kind of infrastructure they need for group work actually they are not provided with those facilities. An important thing is that most of the members are associated with the groups to enjoy the loan facility. They take loan from the SHGs to do something individually or to hand over the amount to their husbands when they are in need to do income earning activities. In this way on several occasions, the loan facility of the SHGs becomes an advantage for the husbands of the members. SHGs not only the productive organizations but also are associations of the members who run some work collectively such as *hat* collection, mid-day meal cooking etc.

It is evident from the data in the Table that women intend to work after joining SHGs. They take loan to provide it to their husbands to invest the loan in income generating activities to run their families. In that sense, the husbands are generally depending on their wives for the loan that establish good relations among them. They are also allowed partially to take part in the decision making process of the family. Hence, husbands give more importance to their wives in decision making process.

The women who produce commodities collectively sell their production to the whole sellers or the petty businessmen. The petty businessmen buy *kalonunia* rice and potato from the SHGs directly. But in the case of incense making profession, the raw materials are provided to the SHGs by the petty businessman who later collects the final products. The payment is done on the rate of per hundred sticks. The SHGs receive Rs. 7.00 for hundred sticks.

Table: 39

Whether Expenditure Habits have Changed Particularly on Food and Education

Expenditure Increased on	Opinion				Total
	Yes	% to Total Members	No	% to Total Members	
Food	295	92.19	25	7.81	320
Education	250	78.13	70	21.88	320

The Table 39 shows that 92.19% of members have mentioned that their joining in SHGs has increased the expenditure on food whereas only 7.81% members opined that the expenditure on food in their families remains same after joining SHGs. It is also evident that 78.13% members has opined that the expenditure for imparting education to their children also has increased after joining SHGs whereas 21.88% members think that the expenditure remains same after their joining the SHGs.

The overall observation is that the women after joining SHGs are able to increase the expenditure on their food. In rural India, generally it is expected from married women to take their food after serving their husbands and other family members. Many times, they have to starve due to shortage of food. But presently, they are able to solve this problem by increasing their earning with the help of SHGs.

Presently, they are also able to increase the expenditure for imparting education to their children. Some of the members exclaimed that earlier they could not provide private tuition for their children. Even it was not possible for them to send their children to schools as they could not provide their children school uniforms. But the situation has changed a lot after their joining of SHGs. Now they can send their children to school as well as they can provide private tuition for their children.

Table: 40

Causes for Joining the SHGs

Sl. No.	Causes	No. of SHGs Members	% (Percentage)
1.	To Get Loan Only	168	52.5
2.	To Augment Family Income	40	12.5
3.	For Self Dependence	43	13.44
4.	All of These	51	15.94
5.	Others	18	5.63
Total		320	100

The above Table shows that majority (52.5%) members are involved in SHGs only for availing the loan facility whereas 12.5% members want to augment the family income by joining SHGs. 13.44% members opined that they have joined the SHGs to become self dependent whereas 15.94% members mentioned that they have joined SHGs to fulfill all the above mentioned purposes. Only 5.63% members do not have specific causes for joining the SHGs.

The overall observation is that although a higher percentage of women join SHGs in an expectation of loan and also for increasing self dependency but also for the fact that they want to help their husbands so that they can get loan in the name of their wife members to run their own business in a better way. So, their loan expectancy is very high.

Table: 41

Distribution of SHGs Members on the Basis of Monthly Savings

Sl. No.	Monthly Savings Rs.	No. of SHGs Members (Initial Stage)	% (Percentage)	No. of SHGs Members (Running Stage)	% (Percentage)
1.	10	110	34.38	00	00
2.	20	90	28.13	00	00
3.	30	50	15.63	20	6.25
4.	40	40	12.5	50	15.63
5.	50	30	9.38	70	21.88
6.	60	00	00	70	21.88
7.	70	00	00	60	18.75
8.	80	00	00	30	9.38
9.	90	00	00	20	6.25
Total		320	100	320	100

Table 41 distributes the members on the basis of the amount they save per month. SHGs members are classified into nine categories on the basis of the amount they deposit per month in their group funds. It is evident from the Table that there are two categories of membership that is initial stage of the members and the running stage of the members. The time intervals between the two stages are at least five years. Initial stage means the first stage of the group when it came into existence with the amount of monthly membership that forms the group fund. The running stage means their latest developed stage which will show the change in the financial scenario of the SHGs members.

The Table shows that more than one-third that is 34.38% members' monthly savings for the group fund is Rs. 10 only. It is also observable that with the increase in the amount of monthly savings for the group fund, the number of the members is decreasing simultaneously in the initial stage. And the case is just opposite in the running stage. More than one-fourth that is 28.13% members' monthly savings is Rs. 20. 15.63% members' monthly savings is Rs. 30. 12.5% members' monthly savings Rs. is 40 whereas 9.38% members' savings is Rs. 50 per month for the group fund.

On the other hand, it is observable that in the running stage not a single woman deposits Rs. 10-20 per month, the amount which was deposited by the highest number of members in the initial stage. 6.25% members deposit Rs. 30 as monthly savings for the group fund. 9.38% and 6.25% deposit Rs. 80 and Rs. 90 respectively as monthly savings for the group corpus.

The general observation is that the savings amount for the group corpus is very low in the early stage of group formation due to low income of the members but gradually when they earn more income then there is a gradual increase in their monthly savings for the group fund.

A case study of Samita Roy, age 32 years, a member of Adarssh Para Firoza Mahila Unnayan Dal, Chengmari.

“Dale asar par theke aami khup upakar peyechi. Aamar yakhani takar prayojan takhanai aami dal theke taka tulte pari. Aami panch bachar theke ai daler sadasya. Aage aamra mase 10 taka kare jamatam akhan aamra mase 90 taka kare jamai. Pratham dike aamar swami dale taka rakhte nisedh karechhilo. Tara uddibigna chilo yadi keu taka niye paliye yay athaba jamano taka tachrup kare. Tai aami prathame musti chal, kerosene tel athaba has-murgir dim beche abong grihasthali kharach bachiye masik taka jamatam. Aami prathame aamar swamike ata jante deini. Parabarti kale yakhan aamar swami jante parlo ye aamr ekta valo amount dale jamiyechhi abong 10,000 taka arthik kaj karmar janya bank loan hisabe peyechi takhan aamar swami daler janya utsah dilo.” I have benefited a lot by joining the self help group. Whenever, I need money, I can withdraw it as loan from the group fund. I have been a member of the group for the last five years. Earlier, we used to save Rs. 10 per month but now we save Rs. 90 per month. Previously, my husband forbade me to deposit the money in the group fund. He was anxious of the fact that someone may run away with the fund or can defalcate the fund. So, I used to save the money which I usually earn by selling *musti-chal*¹, Kerosene Oil or livestock products. I also saved money from that amount which was given to me for running the household expenditures. I did not inform my husband about my savings and when my husband has known the fact that we all the SHGs members have deposited a good amount in the group fund and due to which we were offered Rs. 10,000 as bank loan for performing income generating activities, then he encouraged me for the group accumulation.

¹ Musti chal is a hand full of rice accumulated every day before cooking.

Table: 42

Distribution of the Members on the Basis of Collection of the Monthly Amount from Whom

Sl. No.	Person	No. of SHGs Members	% (Percentage)
1.	Self	43	13.44
2.	Husband	180	56.25
3.	Parents	47	14.69
4.	Sons	35	10.94
5.	Others	15	4.69
Total		320	100

Table 42 distributes the persons from whom the SHG members collect their monthly subscription amount. The Table shows that only 13.44% members contribute their monthly subscription by themselves whereas majority of the members (65.25%) depends on their husbands for contributing the monthly subscription to the group fund. 14.69% and 10.94% members collect their monthly contribution from their parents and sons respectively whereas 4.69% members give their monthly contribution by taking money from their other relatives.

The overall impression is that only a small number of the members are able to contribute the monthly amount by themselves while the majority of the members still now have to depend on their husbands for that purpose.

Table: 43

Distribution of SHGs Members on the Basis of Controlling Their Income

Person	Before Joining SHGs No. of Members	% (Percentage)	After joining SHGs No. of Members	% (Percentage)
Self	7	10.29	30	15.79
Husband	50	73.53	125	65.79
Both	9	13.24	33	17.37
Others	2	2.94	2	1.05
Total	68	100	190	100

Table 43 classifies the SHGs members on the basis of the fact that who actually keep the earning before and after joining SHGs. It is observable that there are four categories of persons who keep the income or earning. Only 7 (10.29%) members have control to deal with their income before joining SHGs whereas the number of such members increased to 30 (15.79%) after their joining the SHGs. 73.53% members' income is kept by their husbands before joining SHGs but the number has reduced to 65.79% after joining SHGs. It indicates that joining of SHGs makes the women members self-dependent. Before joining the SHGs, 13.24% women control their income jointly with their husbands but that percentage increased to 17.37% after their joining of the SHGs.

Table: 44

Opinion Regarding Freedom of Expenditure

Opinion on Freedom of Expenditure	No. of Members Before Joining SHGs	% (Percentage)	No. of Members After Joining SHGs	% (Percentage)
Yes	43	13.44	190	59.38
No	277	86.56	130	40.62
Total	320	100	320	100

Table 44 shows the opinion of the SHGs members regarding their freedom to spend their income before and after their joining of SHGs. It is observable that only 13.44% members enjoy the freedom in spending their income when they were not the members of SHGs. But this scenario has changed a lot after the formation of SHGs as it is observable that 59.38% of women enjoy the same when they became the members of SHGs.

So, it is evident that majority of the members do not have the freedom to spend the money when they are not the members of SHGs.

The overall observation from the above mentioned data is that a good number of the members are capable to spend their income to satisfy their purpose. But it is noteworthy that the expenditures done by the members are always for their families not for their personal reasons.

Table: 45

Purpose of Expenditures

Sl. No.	Purpose	No. of SHGs Members	% (Percentage)
1.	To Meet Own Needs	15	7.89
2.	Family Needs	57	30.00
3.	Children's Requirements	78	41.05
4.	All of the Above	40	21.05
Total		190	100

The data in the Table 45 show the expenditure habits of the SHGs members for different purposes. 7.89% members spend their earning to meet their own needs whereas 30% members expend their income to meet their family needs. 41.05% women members replied that the large portion of their income is consumed to meet their children's requirements whereas 21.05% women mentioned that they expend their income to meet all of the above mentioned purposes.

The overall observation is that the SHGs members spend their earnings to meet multiple requirements of their families. They work either for fulfilling domestic needs or for their children's education. They do not spend their earnings for the rations of the family as this is the task of their husbands or male members of the family. But it is also a fact that they also help their husbands when they are in the financial crisis.

6.2 Social Impact of the SHGs

Social empowerment is the centre of other empowerment process. It includes economic, political and cultural empowerment also. The indicators of social empowerment are gender equality, better sex ratio, high literacy rate, good health, adequate nutrition, marriage at proper age, knowledge and availability of birth control facilities, appropriate participation in the family decision making process and domestic non-violence.

According to United Nations Development Programme (UNDP) the internal meaning of women empowerment is 'Becoming Powerful' that eliminates the gender disparity¹.

Education is the powerful tool in the emancipation and empowerment of women². It is argued that education helps women to gain new knowledge and provides the necessary courage and inner power to face the challenges of life. Education enables women to get job and to spend their earnings appropriately. It directly brings positive impacts on health and nutrition which are the basic buildings of a nation. Besides, educated women can play an important role like educated men for national development. Therefore, nobody deny the fact that education empowers women.

It is beyond doubt that education enables women to achieve more knowledge about society and helps women to get higher status, positive self-image and self confidence. In spite of these attributes, education by itself does not contribute social status of women. According to the Population Crisis Committee many countries which have high scores on education of women are low on social status. Parvin³ shows that "in Kerala the very high rate of female literacy has not increased the social status of its women commensurately. It is true that there have been a general all round development of women in Kerala especially in their quality of life, in the level of white

collar employment, expectation of life, maternal and infant mortality rates, control of birth, but in other fields, women in Kerala are more insecure today than before. Wife burning, dowry death and other crimes against women which were unheard few decades ago have now become general features like in the rest of India.” So, education alone by itself will not be able to empower women as it requires favorable socio-economic condition.

Table: 46

Opinion Regarding Whether the Participation in SHGs Increases Social Knowledge

Aspect of Social Knowledge	Opinion Related to Increase of Social Knowledge			
	Yes	% to Total Members	No	% to Total Members
Knowledge Regarding SHGs Approach	320	100	00	00
Development of Managerial Skill	155	48.44	165	51.56
Gender Discrimination	247	77.19	73	22.81
Health, Nutrition and Sanitation	300	93.75	20	6.25
Family Planning	320	100	00	00
Literacy	320	100	00	00
Abolition of Social Evils	320	100	00	00

Table 26 demonstrates the opinion of the members whether participation in the SHGs increases their social knowledge. Different aspects of social knowledge have been classified on which their opinion was sought. All the members believe that participation in SHGs has

increased their knowledge regarding the benefits of SHGs. 48.44% members mentioned that participation in SHGs has helped them to develop their managerial skills. 77.19% members opined that they are now aware of gender discrimination. 93.75% members have mentioned that SHGs membership makes them aware regarding health, nutrition and sanitation. All the SHG members opined that they are now more conscious of family planning, literacy and social evils.

The general observation is that the women have developed new approaches towards their lives which were unknown to them before joining SHGs. Due to SHGs approach now they interact with other members of the groups which develop their knowledge of society. Now they can face and can manage new social situations. For examples, participation in the SHGs increases the literacy rate of the members because they must have to know to sign for receiving loans or any other facilities allotted to them. Many of the members even mentioned that they felt ashamed whenever they had to put their thumb impressions in front of officials as they could not sign. This type of feeling has pressurized them to learn how to sign.

In this regard, the case study of Hapija Khatun, age 47 years, a member of Adarsha Para Phiroza Mahila Unnyan Dal is noteworthy. Hapija Khatun mentions:

“Age aami ki vabe nam sai karte hay ta jantam na. Sab samay tip sai ditam. Banke gyale sabar samne tip sai dite lajja lagta. Officerara aamar hat dhare tip diye nito. Aami vison lajja petam. Ami pratijna karlam amake nam sai shikhte habe. Pare daler anyanya mahilader sahayogitay nam sai shikhlam. Age daler hisabnikash ki vabe lekha hata jantam na. kintu akhan ta parar chesta kari. Amader daler sabai akhan nam sai karte pare. Keue tip sai dey na.” Earlier I did not know how to sign. Every time I used to put thumb impression. I felt shy to put thumb impression in front of bank officials. The bank officials used to hold my left or right thumb to

put impression in place of sign. I felt ashamed. Then I promised myself that I have to do my signature. Later, I have learned to sign with the help of those SHGs members who are literates. Earlier, I did not know to record the dealings of the SHGs. But now I try to record the dealings. In this way, all the members are now literate persons. Nobody put thumb impression at present.

Table: 47

Distribution of Members on the Basis of Whether They Observe *Purdah* (Veil) Before and After Joining SHGs

Observance of Purdah	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	194	60.62	88	27.5
No	20	6.25	50	15.62
Occasionally	106	33.13	182	56.88
Total	320	100	320	100

The Table 47 distributes the members on the basis of their observance of *Purdah* (Veil) before and after joining SHGs. 60.62% members used to observe *Purdah* before joining SHGs but the percentage of members has decreased to 27.5% after their joining of SHGs. On the other hand, only 6.25% members did not observe *Purdah* before joining SHGs which has increased to 15.62% after joining the SHGs. It is also observable that 33.13% members used to observe *Purdah* occasionally before joining SHGs but the percentage of such members has increased to 56.88% after joining SHGs.

It is a significant finding that the number of women who observed *Purdah* occasionally before joining SHGs has increased from 33.13% to 56.88% after their joining the SHGs. The reason behind this incident is that earlier women remained at home, so they did not require to observe *Purdah*. But since when they have joined SHGs they have to come out from their homes frequently to meet others for SHGs purposes and that time they have to observe *Purdah*. Some of the women replied that they observe *Purdah* only to protect their dignity.

In this context the case study of Samita Roy, age 32 years, a member of Adarsha Para Phiroza Mahila Unnyan Dal is well mentioned. According to her

“Dale asar age aami pray sabsamay ghomta ditam. Ata aamader abhyas baroder samne ghomta para. Barite bayaska manus thakle ba baire yaor samay aamra ghomta ditam. Kintu dale asar par ghomtar byabahar kame aste laglo. Kaj karar samay aamra sadharanata ghomta byabahar kari na. Kintu bairer achena manusher sange katha balar samay aamra pray sab samay ghomta pari. Eta smmaner. Bartamane aami yakhan banker kaje baire yai ba daler kaje baire yai takhan aar ager mata ghomta byabahar kari na, eta anekta choto haye asche.” (I used to observe *Purdah* before my involvement in the group. Actually it is our custom to use *Purdah* before the elders. We use to maintain *Purdah* if there is any elder person in our house or when we go outside home. But use of *Purdah* is lesser now due to our involvement in the group. We do not use the *Purdah* during our working hours. But we observe *Purdah* during our meeting with strangers. Now a days, whenever I go outside home for banking or group purposes, I do not observe *Purdah* as earlier, it is getting smallest gradually.

Table: 48

Distribution of the Members on the Basis of Their Feeling of Social Security Before and After Joining SHGs

Feeling of Social Security	Before joining SHGs	% (Percentage)	After joining SHGs	% (Percentage)
Yes	23	7.19	290	90.62
No	297	92.81	30	9.38
Total	320	100	320	100

The Table 48 displays that only 7.19% respondents opine that they did not have any social security problems before joining SHGs that means 92.81% members felt socially insecure. But this situation has changed a lot for them after the formation of SHGs in their regions. 90.62% members mentioned that they gain social security only after joining SHGs.

The overall observation is that the women members have become self dependent. Their economic self dependency brings better economic security as well as social security. They treat SHGs as a family where each and every member shares their daily life activities with other members. Now, they face fewer problems than earlier particularly in those situations when they are in need of money.

Table: 49

Distribution of the SHGs Members on the Basis of Their Opinion Whether They Get More Respect After Joining SHGs

More Respect After Joining SHGs	No. of SHGs Members	% (Percentage)
Yes	225	70.31
No	95	29.69
Total	320	100

As the above table shows that 70.31% members opine that they get more respect from the family members and neighborhood after joining the SHGs. On the other hand, 29.69% members mentioned that there has been no change in this regard and generally they get the same respect as they used to get previously.

So, the general observation is that majority of the women members believe that they receive more respect from others after joining SHGs. Beyond their SHGs activities, they are engaged in social activities also such as they have destroyed all the *Thek* and *Bhatikhana*ⁱⁱ in their area. They have organized themselves against the anti-social activities in their area and in this regard, even they have moved to the local police station for asking to take necessary actions against the anti-socials. Now they feel proud as they are successful to stop the anti-social activities in their regions. Due to these types of activities they are being honoured by the every corner of the society.

ⁱⁱ *Thek* and *Bhatikhana* denote locally illegal liquor shop.

Table: 50

Experience of Domestic Violence Prior and After Joining the SHGs

Nature of Violence	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Physical	43	25.90	7	3.65
Verbal	123	74.10	185	96.35
Total	166	100	192	100

Domestic violence has been classified into two categories i.e. physical and verbal. It is observable that 25.90% members had been physically abused by their husband before joining SHGs whereas the occurrence of this incidence has been decreased to 3.65% after their joining of SHGs. But it is a matter of concern that the 74.10% women are the victims of verbal abuse by their husbands before joining SHGs but this number has been increased to 96.35% after joining of SHGs.

So, this can be said that the incidence of physical violence for women has been decreased significantly whereas the cases of verbal abuse have been increased. This has happened due to the fact that now a days husband does not have the courage to abuse their wives physically. But what is alarming is that the incidents of domestic violence have been increased after the formation of SHGs.

The verbal abuse take place due to several causes such as pending of domestic chores, late cooking, delayed returning to home after SHGs meetings, wife's unwillingness to draw loan, not obeying husband's order and for making counter arguments with their counterparts.

Table: 51

Husband's Attitude Towards Wife's Activity Before and After Joining SHGs

Attitude of Husband	Before Joining SHGs	% (Percentage)	After joining SHGs	% (Percentage)
Co-operation	22	6.88	280	87.5
Antagonistic	223	69.68	00	00
Indifference	75	23.44	40	12.5
Total	320	100	320	100

The data in the above Table deals with respondents' husbands' attitude towards them before and after their joining the SHGs. It is observable that only 6.88% husbands have cooperated their wives when they did not join the SHGs but that cooperation has been extended as 87.5% of the husbands are cooperative towards their wives after their wives have joined the SHGs.

It is also observable that the 69.68% husbands have shown their antagonistic attitude when their wives wanted to join the SHGs but this type of attitude towards their wives after their joining the SHGs has been totally changed. 23.44% women's husbands were indifference towards their wives before their joining of SHGs whereas this type of attitude is found among 12.5% of husbands towards their wives after their joining of the SHGs.

The overall observation is that majority of the husbands at first were against their wives regarding their membership of the SHGs. During field study it was found that some of the wives have formed the SHGs secretly. That time, they collected the monthly amount by selling *Musti-Chal*, Kerosene oil and livestock products. In this way, they have developed their group fund. Gradually their group fund has developed and after the assessment of their groups by the Government they were offered loan to accomplish income generating activities.

Table: 52

Distribution of SHGs Members by Their Domestic Helpers When They Go Out for Group Activities

Sl. No.	Helpers	No. of SHGs Members	% (Percentage)
1.	Husband	156	48.75
2.	Son	00	00
3.	Daughter	34	10.63
4.	Mother-in-law	27	8.44
5.	Self	103	32.19
Total		320	100

Table 52 distributes the family members who do the domestic chores in lieu of the SHGs members when they go out for group activities. The data in the table shows that 48.75% member's husbands perform the domestic chores when their wives go out for the group activity. 10.63% members' daughters do the household chores in the absence of their mothers. 8.44%

members' mothers-in-law do the same whereas 32.19% group members themselves do the pending household chores after returning home.

The significant observation of this study is that those husbands who were against their wives for joining the SHGs actually do the pending household chores, when their wives go outside homes for group related activities. In this way, their husbands co-operate their wives. But it is also a fact that many of wives bear the double burden of household chores along with the group activities. It is noteworthy that many times husbands abuse their wives not because of monetary issues but due to the pending household chores.

Table: 53

Use of Birth Control Method Before and After Joining SHGs

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	112	35.00	204	63.75
No	208	65.00	116	36.25
Total	320	100	320	100

The Table 53 shows that only 35% respondents have used the birth control methods for family planning. But percentage of those members has increased to 63.75% after their joining the SHGs.

The overall observation is that the women members have become more aware of family planning after their joining of the SHGs but the degree of family planning observed by them is not much encouraging. But it is believed that participation in the SHGs not only upgrade their economic condition but also enhance their socio-cultural awareness. In rural India talking or gossiping sex and sexual life openly is strictly discouraged and it is also shameful particularly for the women. Along with that, the uses of birth control devices among the rural people were almost absent due to lack of information and presence of religious dogmas regarding family planning control. It is supposed to increase the awareness level among the females regarding the use of birth control methods by providing them knowledge about family planning. Earlier, they felt shy to speak with others about their reproductive health. But now SHGs have become the source to provide all types information related to women reproductive health. They share all these information with each other. So, the provision of personal information through SHGs emancipates women members from ignorance related to their personal behaviour.

The research study shows that the level of female consciousness is raised through their participation in SHGs which enable them to play more active roles in organizing their families, groups and also in managing the resources available to them. The job opportunities enlarge their socio-economic status. So, it can be concluded that income earning activities of the women boost the status of women and consequently reduce the fertility significantly.

Table: 54

**Increase in Bargaining Power of the SHGs Members in Family Matters Before and After
Joining SHGs**

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	23	7.19	230	71.88
No	297	92.81	90	28.12
Total	320	100	320	100

The Table 54 shows that only 7.19% women members believe that they had bargaining power in their family matters before joining SHGs that means 92.81% members did not enjoy bargaining power in family matters before joining SHGs. On the other hand, it is observable that 71.88% members confirm that their membership of SHGs has enhanced their bargaining power in the family issues.

The general observation from the data in table is that previously majority of the women were forced to accept the decision taken by their husbands or other male members of the family. They were unable to influence the decision making process as they did not have any financial contribution towards their families. But the situation has changed a lot on their part particularly after their joining the SHGs as now they can bargain a lot to give their decision relating to their issues in particular and to their family issues in general.

Table: 55

Whether They Move Out for Recreational Purposes Before and After Joining SHGs

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	23	7.19	260	81.25
No	297	92.81	60	18.75
Total	320	100	320	100

The table shows that only 7.19% women could move out from their homes for marketing and for other purposes before joining SHGs. But SHGs members get the opportunity to come out from their homes to meet SHGs purposes at that time they also go to the market places for shopping simultaneously.

So, it is evident that SHGs have opened up the ways for the members to go outside home to meet different needs. Earlier, there was no scope for them to go outside home as their husbands or male counterparts did not like their going out from homes. So, they were bound to remain within the circle of home. Previously, in exceptional cases, they could go outside home with prior permission of their husbands. Now the memberships of SHGs have liberated women from those restrictions and introduce them with the outer world. Now, SHGs members generally organize recreational activities outside home such as organizing picnic, going out for watching cinema and shopping etc.

6.3 Political Impact of the SHGs

The political empowerment of women is one of the most fundamental aspects for the overall empowerment of women. It gives women the power to influence the decision making process. If we discuss the political empowerment of women in India then we find that a negligible number of women have represented the public representative houses in India. Only 4.4% women had represented the first Parliament of 1952-57 whereas it was the parliament of 7.4% in 1996. Women's representation in the Rajya Sabha shows an improvement from 7.7% in 1952 to 15.5% in 1991. Moreover, 33% reservation in the Panchayati Raj Institutions (PRIs) is certainly a revolutionary step towards empowerment of rural women. The 73rd and 74th amendments of the Indian Constitution in 1993 have marked a historic achievement in the advancement and empowerment of Indian women. In the rural areas, about 8 lakh women have evolved as decision makers at grass root levels and have entered into the public life. Among them, about 75000 women are the chair persons of public organizations in village, block and district levels.

These constitutional safeguards actually have empowered Indian women politically in the grass root levels and have enabled them to take attention at the local level to uplift and improve their situation in the areas of health, nutrition, education, employment etc which are the prerequisites for their development. In spite of their vast numerical strength, the women section is a marginalized section of society due to several longstanding socio-economic constraints in our society. These constraints can be removed by bringing economic and political development in their lives. This is also true that the majority of women who represent our political systems are economically and educationally backward and politically less conscious due to lack of information. Owing to all these reasons, their counterparts take all the decisions in behalf of

them. To overcome this situation and to empower themselves politically, women should have to develop their socio-economic status simultaneously.

Table: 56

Increase in the Awareness Level Knowledge of Respondents due to Participation in SHGs

Sl. No.	Awareness/knowledge	Opinion			
		Yes	% Percentage	No	% Percentage
1.	Women Reservation in PRIs	185	57.81	135	42.19
2.	Exercise of Franchise	192	60	128	40
3.	Women's Right and Law	270	84.38	50	15.63
4.	Movement Against Intoxication	320	100	00	00
5.	Awareness Against Domestic Violence	320	100	00	00
6.	Courage to Go to the Police	295	92.19	25	7.81
7.	Decision Making Ability	225	70.31	95	29.69

The above table distributes the SHGs members on the basis of the knowledge or awareness that they have gained due to their participation in SHGs. 57.81% SHGs members mention that they have learnt regarding women reservation in Panchayati Raj Institutions (PRIs) after their joining the SHGs. 60% members opine that participation in SHGs has increased their knowledge on franchise whereas 40% members show their doubt on it. 84.38% members believe that participation in SHGs enhance their knowledge about women's right. All the members think that participation in the SHGs increases their intensity to do movement against drug-addiction,

trade and consumption of liquor in their localities and also against domestic violence. 92.19% members opined that now they are uncourageous enough to go to the police whenever they need to go against the anti-social activities in their localities. 70.31% members find that the membership of SHGs has enhanced their decision making ability.

The general observation from the table is that due to joining the SHGs their political knowledge and awareness have been increased to a great extent. The Group Leader takes the responsibility to manage the group. Cashier and Secretary of a SHG are selected rotation wise. It has been found that previously they were afraid to hold these posts. But, gradually they develop their leadership qualities. Now they move from one office to another, meet bank officials and political persons to meet the different needs. Some of them even have contested the last Panchayat Election (2008).

Table: 57

Whether They go to Gram Sabha and Sangsad Sabhaⁱⁱⁱ Regularly

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	15	4.69	229	71.56
No	305	95.31	91	28.44
Total	320	100	320	100

The above Table deals with the political empowerment of the SHGs members. SHGs members are classified into two categories on the basis of their attending the meeting of Gram

ⁱⁱⁱ Sangsad Sabha refers to the meeting of the people of a particular constituency of a village.

Sabha and Sangsad Sabha. It is observable that vast majority of the members that is 95.31% members did not attend the meetings of Gram Sabha and Sangsad Sabha not for a single time before joining the SHGs but the situation has been changed after their joining of SHGs as 71.56% members started to attend these meetings.

So, the general impression is that joining the SHGs by women increase their participation rate in the meetings of Gram Sabha and Sangsad Sabha. The more the participation of women in these meetings, the more chances to influence the decision making body of the village where they can raise their voice against the prevalence of antisocial activities in their localities. Sometimes they, even, critique those political persons or leaders who do not keep their promises to solve their problems.

Table: 58

Whether They Raised Voice Against Antisocial Activities Before and After Joining SHGs

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	00	00	320	100
No	320	100	00	00
Total	320	100	320	100

Table 58 shows the opinion of the members whether they raise their voice against antisocial activities before and after joining SHGs. The table shows that not a single member

raised her voice against antisocial activities before joining SHGs whereas all the members are seen to register their protest against anti-social activities after their joining of SHGs. The SHGs members organize themselves and raise their voices against anti-social activities such as gambling, intoxication activities in their living localities. This is obviously a good sign for the society. Now, they dare to raise their voices against their suppression.

Table: 59

Distribution of Members whether They Resolve any Family Conflict Before and After Joining SHGs

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	00	00	185	57.81
No	320	100	135	42.19
Total	320	100	320	100

The above table shows that before joining SHGs, the females did not have any role to resolve the family tensions, disputes or conflicts. But this situation has changed after their joining the SHGs. It has been found in this study 57.81% members mentioned that they not only have been resolving many of their family problems, conflicts or disputes but also have been solving the problems related to the members of the SHGs particularly members' husbands' negative attitude towards their joining the groups.

In this way, conflicts in the family and among the spouses are resolved by the SHGs members. If a husband tortures his wife then he is threatened by the SHGs members to take necessary legal action against him.

Table: 60

Distribution of Members whether They Consult Problems or Issues with Political Leaders or Officials

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	00	00	188	58.75
No	320	100	132	41.25
Total	320	100	320	100

The above table shows that not a single woman used to consult their problems with political leaders or officials before joining SHGs. But this situation has changed a lot after the formation of SHGs as 58.75% members interact with bank officials, political leaders to discuss their SHGs related issues.

The simplistic observation is that prior to joining the SHGs, women generally did not go to the political leaders or officials to place their demands for their fear or shyness but the membership of SHGs have developed their personalities in a positive way which enables them to discuss their problems with the officials and political leaders.

Table: 61

Whether the Members Cast Votes as per Their Own Decision

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	132	41.25	265	82.81
No	188	58.75	55	17.19
Total	320	100	320	100

The Table distributes the members on the basis of whether they cast their vote by following their own decision. It is evident that before joining SHGs 41.25% women cast their vote according to their own choice whereas 82.81% members cast their votes according to their own decision. On the other hand 58.75% women depend on husbands decisions for casting their votes when they were not members of SHGs.

“Aamra age nijer ichchay kakhono vote dite partamna. Swanirvar dale aasr par theke aamra ichcha mata vote dite pari. Tabe sadharanata ai siddhanta bari theke neoa hay. Bivinna partir netara aameder kache vote chaite ase. Amra taderke aamader dabir katha bali. Gramer panchayetke abong pradhankeo aamder dabir katha bali. Aamra daler theke mader biruddhe andol karechi, thanay janiyechilam abong thek bhenge diyechi.” Earlier, we could not cast our vote according to our own decision. Now, after joining SHGs we can cast our vote according to our wish. But normally the decision is taken in the family. The leaders of various political parties come to us for our votes in favour of them. We place our demands before them. We also place

our demands to the Gram Panchayats and Panchayat Pradhans. We organize movements against drug addiction and intoxication in our localities. We also inform the police regarding these problems. On many occasions we also destroy the *theks* and bhatikhanas.

In this way, it can be mentioned that after joining SHGs, wives-members are not bound to follow the husband's dictation to whom or to political party they have to cast their vote. Now, they are aware to whom they should support. Sometimes Resource Persons (RP) and Group Leaders motivate the members' decisions. Now SHGs are considered as vote banks. The implementation of Panchayati Election, 2008, made a provision for selection of the RP and Group Leaders. The problem has arisen when the RP and the Group Leaders are appointed politically as the source of vote bank and political power. As a result, SHGs have become the target of different political parties to fulfill their political ambition by converting the SHGs into a vote bank.

Table: 62

Members' Participation in Political Party Meetings

Opinion	Before Joining SHGs	% (Percentage)	After Joining SHGs	% (Percentage)
Yes	00	00	180	56.25
No	320	100	140	43.75
Total	320	100	320	100

Table 62 distributes the members on the basis of participation in the meetings of political parties before and after joining SHGs. It is observable that no member participated in any political party meeting before joining SHGs. But this scenario has changed as 56.25% of the members participate in the political meetings after their joining the SHGs whereas 43.75% members are reluctant to attend those political meetings.

So, this is evident that before joining SHGs women section generally did not go outside their homes for political activities. But after joining SHGs, they attend the group meetings as well as political meetings. Now their husbands allow them to go outside home for group activities and also to attend political meetings. This incident shows a drastic change in patriarchal values of our society in the context of women empowerment.

References:

¹ Borain, M. P. (2008): *Employment of Rural Women: The Deterrents and Determinants*.
Concept Publishing Company, New Delhi, page 25.

² Parvin, M, Razia (2005): *Empowerment of Women*. Dominant Publishers and Distributors,
Delhi, page 211.

³ Ibid, page 86.

Chapter-7

Conclusions and Policy Recommendations

The objective of the SGSY is to eradicate rural poverty. This programme aims to bring the rural poor from Below Poverty Line to Above Poverty Line (APL) by ensuring them an appreciable sustained level of income over a period of time. The Self Help Group (SHG) approach is the basic mechanism of the SGSY to achieve this objective by organizing the rural poor women into Self Help Groups (SHGs). This is done through the process of social mobilization of rural poor women by providing training for capacity building and implementing the provisions of income generating assets for them. It has been assumed that SHG approach helps the poor to build their self confidence through community action. Their interaction with others in the group meetings and collective decision making process enable them to identify and prioritize their needs and resources by this way. The SHG approach ultimately leads to strengthening the process of socio-economic empowerment of rural poor women as well as improve their collective bargaining power.

Self Help Groups (SHGs) programme has been introduced in India to fulfill the following objectives. The SGSY programme has fixed up in its guide lines that 50% groups should be exclusively for women of the total groups formed in each block. The reservation for women in this context is considered important due to the existence of vulnerable poverty among them. Vast majority of the rural women are the poorest of the poor. It is a fact that removal of poverty lead to socio-economic empowerment. Economic development of women helps to uplift their social status which ultimately makes them able to emancipate themselves from their marginalized

position in the society. But how far the SHGs programme for women is successful in achieving its objectives? Primarily, poverty eradication as well as empowerment of women through this programme is indispensable to analyze. Therefore in this section of discussion, the performance of SHGs has been analyzed with especial reference to women empowerment in the Sub-Himalayan region of West Bengal.

The present research study has found that 99.04% women members who belong to BPL (Below Poverty Level) families were very enthusiastic to join the SHGs to remove their poverty. They assembled in SHGs by taking memberships so that they can get the loan facilities and can involve themselves in income generating activities. By performing SHGs related activities, they are successful at present to remove their poverty and poverty related plights to a large extent although they have not become rich people.

The study also finds out that agriculture and agriculture allied activities dominated the occupational profile of the women of this region before their joining SHGs. Although some of them were engaged in petty business but their number was very scanty. After the formation of SHGs, a good number of new professions have been emerged in the rural areas where many of the women have engaged themselves in these professions and earn their livelihood by performing these income generating activities. Several women are also found to take up agricultural activities on lease called *pachani*. Some women have engaged themselves in producing of *kalonunia* rice and then sell the production to the local petty businessmen.

SHGs introduce some new types of occupations such as tailoring, business of Chaffed and Puffed rice, business of cloth, grocery shop, beauty parlor and hat collection (tax collection from market), fish cultivation, cooking of mid-day-meal, cattle rearing and manufacturing of

incense sticks etc which become the main economic activities during the post SHG stage. Table No 29 illustrates the drastic change in the number of working women which has increased from 21.25% to 59.38% after their joining in the SHGs. So, it may be said that SHGs not only provide loan to the poor women but also open new avenues of occupation for women.

The present study shows that a vast majority of women did not have any income before joining SHGs as they were not involved in any type of income earning activities but this situation changed a lot for women of the studied area as a good number of them (59.38%) becomes the members of income groups due to their joining of the SHGs. It has been found in the study that the members not only has increased their income levels but also have increased their asset level both cash and kind. Majority of the women enjoys the freedom to spend their income and they spend major portion of their income to meet the family needs specially their children's requirements. This type of development in their economic status leads to upward mobility in their socio-cultural and political status.

The present study shows that not a single woman had enjoyed loan facilities provided by the government agencies due to the lack of opportunities but it has been found that after joining SHGs a large number women (77.19%) have entertained the loan facility. It has also been found that many of the women members have taken loan for multiple times to meet their multiple purposes. But the study finds out that women are not the sole decision makers regarding loan borrowing and spending of the loans. Other members of their families particularly husbands and sons control the situation the most.

The present study makes it evident that vast majority of the women has joined SHGs to fulfill several aims but their primary aim in this respect is to avail the loan facility. They find

the loan facility as helpful to remove their poverty by improving their economic condition through income earning activities. It has also been found that many of husbands of SHG women members benefited by the SHGs loan facilities as the members provide monetary assistance to their husbands for their business by taking loan in their name. The loan expectancy is very high among the women members due to the availability of financial benefits from the loan facility of the SHGs. So, it can be concluded that all of these groups do not function as SHGs as it has been defined by the Government of India.

The provisions of access to credit and participation in income generating activities through the SHGs programme is assumed to strengthen female members' economic condition that helps them to increase their bargaining power within the household, thereby allowing them to influence a greater number of strategic decisions. The present study makes it clear that women are very much able to take financial and non-financial decisions in favour of them. With their economic independence, they are able to increase their bargaining power in their families. Now they are not fully dependent on their husbands for their each and every requirement. Sometimes they also contribute their full income to run their families. As a result, in that situation their husbands cannot ignore their decision. The financial responsibilities of women in the family make them efficient to run the family smoothly. It has been found that as they make financial contribution to the family, they become more conscious to spend their income appropriately. Sometimes they are found to be much frugal in their expenditures. This habit of frugality leads to accumulate wealth and property for them ultimately for their family.

Many of the SHG members hand over the loan to their husbands or sometimes their husbands insist their wives to hand over the loan to them. In this context, the present study has

found that this type of transaction of loan among the husbands and wives improves the conjugal understandings otherwise disharmonizes their relationships if the loan is not handed over to the husbands. Sometimes, it becomes a painstaking job for the wife-members to recover the loan from their husbands. In such a situation, wives have to work hard to repay the loan in time. So, SHGs loan facility not only improves the conjugal understandings but also it may develop bitter relationship among the spouses otherwise.

The study also finds out that the SHGs members prefer to work individually as only a few members (18.75%) function collectively whereas vast majority of the members (81.25%) prefers to work individually. Only a few income generating activities such as potato cultivation, *hat* collection, incense stick making, production of *kalonunia* rice and the cooking of mid-day-meals etc are done collectively by the group members. In this way, the SHG approach loses its character of functioning as it does not follow SGSY guideline.

Women's financial potentiality influences the socio-political decisions of the family as well as of their society. Their family gives importance to their opinion on important familial issues. However, it is not easy to measure empowerment of women on the basis of what types of decisions taken and what degree of influence exerted by the SHGs members on their familial and societal issues, and it is also a fact that different social science has its own perspective to measure women empowerment. In the present research work, a parameter that is comparative measurement of women member's participation in decision making process in pre and post joining the SHGs and the resulting differential in this respect has been considered as a measurement scale to measure women empowerment.

The existing study has found out that the degree of participation of women members in different decision making body has been increased. Involvement of women in SHGs makes them aware regarding their role in decision making process related to the observance of family planning, nutrition, health particularly child health, child education, marriage related issues, buying and selling of goods and property and participation in politics etc. During group meeting, they share information with each other and they are also exposed to new social awareness, inventive knowledge and capacity building whenever they come in contact with such interactive environment. But their involvement merely with the household chores because of their pre SHGs status makes them ignorant of their social issues and economic opportunities as they do not have interaction with the outside world.

Although teaching is not the responsibility of SHGs programme, but this programme has become a literacy drive for the SHGs members as each women member has to learn to sign or write her name as authorization. Earlier, they used to give thumb impression in the place of their signature. In this way, SHGs programme helps the members to become literate. Regarding the educational status of the SHGs members, the present study has found that vast majority of the members are least educated. Few of them are educated up to middle to upper middle level. The finding of the research work implies that all the illiterate members here learned how to sign after joining SHGs as thumb impression is not allowed in the SHGs meetings and transactions. In this way SHGs programme evidently helps the members to learn to write their names and to become semi-literates.

SHGs create such an environment which is helpful for the members to adjust themselves with the external world. They can develop their skill and can enhance their entrepreneurial abilities. These types of developments in their personalities bring a sense of social security

among the members. Presently they receive more admiration from their family and community members especially from the male members. Now, women members can move freely in public as they are reluctant to observe the conservative practices of *Purdah* that is used to confine women and their activities within home. The male counterpart of the SHGs members gradually also have changed their negative or antagonistic attitude towards the joining of their wives in the SHGs and ultimately towards women empowerment due to the success of SHGs programme. They are also benefitted financially by the SHGs programme as they can take loan through their wives whenever they need money. For having this financial facility through their wife-members from the SHGs, they generally do not oppose the attending the SHGs meeting by their wives. Many of the husbands even do the household chores in absence of their wives. The Table 52 shows that 48.75% member's husbands perform the domestic chores when their wives go out to attend group meetings and to do the group activities. It also has been observed that the political awareness level of the members has been increased to a great extent due to their joining of SHGs. The Table No. 57 shows that different kinds of political knowledge are gained by the members due to their membership of SHGs. Actually Self Help Group provides the platform where its members can develop their leadership qualities. The group leader takes the responsibility how to manage the function of group. The Cashier and Secretary are selected on rotation wise. It has been found in the study that at the beginning the members were hesitant to hold these posts. But gradually they have adapted themselves to the situations and simultaneously they have developed the leadership quality. They move office to office and Banks for official purposes. They also remain in contact with local political leaders of different political parties to satisfy their different needs and even some of the members have contested the last Panchayat Election. This type of political ambition has grown among them due to their

participation in the meetings of Gram Sabha and Sangsad Sabha. The participation of women members in the village meetings influence the decisions taken by the decision making body of the village. In the meetings, they raise their voices against crimes and corruption in their localities. In this way, SHGs members not only perform economic activities but also play active roles against social evils of their localities. Actually their membership of the SHGs has made aware of the power of group solidarity that encourages them to organize movement against different anti-social activities. Women's movements against liquor consumption, gambling, *Haria* (local made liquor) making and *Bhatikhana* (illegal liquor shop) have been greatly successful (*Uttar Banga Sambad, January 1st and June 1st, 2009 and The Statesman, November 3, 2009*). They even gherao local police station with the demand for taking immediate and appropriate action against these anti social activities. SHGs members also have been taking steps against the alcoholic husbands who torture their wives physically and mentally. SHGs more over are found to take necessary action to solve family conflicts and quarrels among the spouses.

It was assumed that SHGs have the potentiality to tackle poverty and can be an important weapon for poverty alleviation and women empowerment in this region. The present research study confirms the fact that there is increment in income and growth of assets of the members after joining SHGs. SHGs introduce new type of occupation or income generating activities. The changes in their economic status have resulted into greater women participation in decision making process, more influential status of women in the family and community life, extension of political power and increased self-esteem for the women.

The Latent Functions of SHGs: A Micro Sociological Study

SHGs not merely bring economic prosperity of the women but also develop some socio-cultural practices. These newly socio-cultural practices are related to micro sociology as these are resulted due to the small scale interactions among the SHG members and their nearly people. These daily practices of the people are latent functions for the SHG approach as these are unintended by the SHGs. But these practices are found to occur along with the intended functions of SHGs. Actually, SHG approach is not a magic formula to reduce poverty. It generally develops some good habits and practices among the members which collectively contribute to change or to modify the life styles of its members. Savings, frugality, participation in meeting and training and loan repayment etc can become the successful replicator of good-habits and practices for them. Before joining SHGs majority of the members used community tube well to fetch water for domestic use. Now they are able to arrange personal tube wells which they have installed in their houses with the help of SHGs loans. The provision of easy access to water helps a lot to the women for cooking and cleaning easier and also makes those works less time consuming. Earlier they used to go to the open fields regularly for defecation. But now they use sanitary latrine which have been constructed with the SHGs loans. This provision of sanitary latrine not only maintains dignity of women in the society but also enhances awareness level among them regarding good health status. Due to all of these reasons presently they are free from several types of sickness and diseases. During my field work I found a woman to comment *"Before joining the SHGs, I was less careful towards my physical appearance. I was very irregular to comb my hair, to wash my body, to dress neatly as I had to confine myself to do the household chores. But after joining SHG, my life has been changed a lot. Now I do all of these things carefully and beautify myself and try to appear as a gentle women to*

the strangers and officials during group meeting.” These types of micro changes in the behaviour patterns of SHGs members stir their traditional customs and the way of life which sow the seeds for future prosperity.

Presently, husbands show more affection for the wives owing to the fact that they usually get easy money from their wives whenever they need by asking them to take loans from the SHGs. It is noteworthy that Table No. 24 shows that 77.19% women members have taken loan whereas Table No. 29 shows that 40.62% women members are still not performing any income generating occupation. They have not engaged themselves in income generating activities. So, a question can be raised in this regard that what they did with those loans. They replied categorically that their husbands asked them to take loan on their name and to hand over the loan to their husbands to run their business. Subsequently, their husbands utilize the loan amount for their business purposes. In this way, the SHGs become a source of loan for husband due to which they are more cordial towards their wives. Thus access to loan also improves the relationships between husbands and wives.

Women SHGs members are more conscious to articulate their self identities which replaces the terms of “reference” to terms of “address”. Now they carry self identities. For instance, a Dal-netri (Group Leader) narrates, “*Age aami yakhan barite thaktam, takhan amake anekei chintana, kathao baltona, kintu akhan aami jakhan banke ba offise jai takhan anekei amar sange katha bole abang Siuli Didi bale dake. Age anekei shudhu Amuker bou bale chinto. Akhan amake sabai samman diye katha bale, anekei bale namaskar Siuli Didi, apni keman achen?*” “Earlier when I used to stay indoors, I was generally ‘referred’ to as the spouse of my husband. Now, when I visit offices and banks, I am being ‘addressed’ as *Siuli Didi*. Many of

them greet me with *Namaskar Didi*, how are you? Everybody now converse with me with respect.” From this statement, it is evident that women’s status is changing; now they receive a lot of respect from their associates, husbands, and other members of society. So, it is a great achievement of SHGs to develop the self identity for the women members.

Caste, Tribe, Family, Marriage and Self Help Groups

The raising of women’s status through SHGs is a significant subject matter for Sociological interpretation of the rural society. The present study finds out that recently women have acquired an important socio-economic status due to joining SHGs. The impact of SHGs in the rural social structure is quite significant since SHGs are considered as an instrument for empowerment of rural women.

The study has found out that majority of the respondent members of the SHGs belong to Scheduled Caste and Scheduled Tribe communities. Some of the members belong to Other Backward Class (OBC) categories and General Caste (GC) categories. Religion wise Hindus constitute 83.75% whereas Muslims constitute 16.25% of the total members.

320 women members of 34 SHGs have been selected from deferent caste and creed for the present research study. The study finds that all the groups have been constituted by women having different caste, tribal and religious identities. These different castes, tribal and religious people are brought together and welded into a unity by bringing group solidarity through SHGs approach. The solidarity of these SHGs members brings reciprocal relationships and mental awareness among different types of SHGs members. In different social and religious ceremony they participate jointly and develop kinship bondage among themselves. Tribe-caste continuum and Hindu-Muslim continuum are found to occur during the formation of the groups. This type

of formation of SHGs brings a significant change in the attitude of women of rural society where commensality, purity-pollution and untouchability prevail in a large extent.

The members are found to form caste-tribe-religious SHGs where 60.94% members belong to scheduled caste category, 12.19% members belong to general caste category whereas the tribal and Muslim women constitute 10.63% and 16.25% respectively. Membership of SHGs accelerates the social mobility for the members who break out of their caste norms and are also successful to remove the respective religious dogmas so that they can meaningfully interact with each other.

The study also shows a vital correlation between family and marriage. The study finds out that majority of the SHGs members are more than 30 years old and are married. And as the married women have several duties and responsibilities towards their families and as most of their families are economically backward so it has been found in the study that they have to play best of their roles in SHGs movement so that they can augment their family income by making alternative arrangement for extra income. Women particularly of this age group are found to be very active in performing SHGs activities. So, it is due to their responsibilities both for their domestic chores and also for better economic opportunities for their families, the women members have a better participation in SHGs movement.

The present study has found out that the playing of their responsibilities become more evident as predominant number of SHGs women members belong to nuclear families. It is because women of nuclear families are more or less free from the barrier of social customs of joint family. But they also have to bear the economic burden of their families for being the

members of nuclear families. Hence, the women of nuclear families are more intended to do the SHGs work because they are economically poor and backward.

The Concept of Gender Lag and Empowerment of Women

The existing research study brings the concept of “Gender Lag” in respect of women empowerment as a new technique of sociological interpretation of gender discrimination. In traditional patriarchal society women reportedly lagged behind men in every aspects of their life which has been termed as “Gender Lag.”ⁱ Here the ‘Lag’ denotes crippled movement and “Gender Lag” refers to the imbalance in the rate and speed of change between men and women. The rate of social change among the men are fast in patriarchal society whereas it is slow for the women which gives rise to an imbalanced type of development for men and women which ultimately gives rise to a gap or a lag between men and women. This gap or lag is called “Gender Lag.” The socio-economic disparity between men and women creates imbalance in the status of men and women. This imbalance in the status of men and women leads to “Gender Lag.” The lack of access to socio-economic opportunities keeps the women backward which creates imbalance between men and women in the context of development and empowerment. So, if the society needs to maintain gender equality it has to seek ways and means to bridge the gap between men and women. In this respect, women have to cover the lagging part by bringing change in their socio-economic condition to maintain the equilibrium and thus the process of bridging the gap between men and women may be termed as women empowerment for sociological consideration.

ⁱ Gender stands socio-cultural differences between man and woman. It refers to masculine and feminine qualities. Lag stands for something falls behind or fails to keep equilibrium with something else.

The spirit of women empowerment lies down in the SHGs ethics. The Ten (10) Ethics which have been discussed in details in the Chapter- 4 (Oath of the SHGs' meeting) carry a list of goals for borrowers and their families to aspire to and work towards. In traditional patriarchal society women's action and behaviour is guided by the traditional values, folkways and mores etc and customarily the women are suppressed and discriminated. Here the SHGs' ethics plays a tremendous role to alter their customary life. Actually SHGs' ethics stimulate women's actions and customs in favour of socio-economic development. SHGs' ethics play a positive role to bring socio-economic development and to establish correlation between socio-economic changes and institutional outlook. SHGs' institutional codes and sanctions eliminate the gender roles and make an accommodating environment in favour of women empowerment. But the present study also shows that along with some successful results, the SHGs programmes also have some drawbacks simultaneously.

Negative impact of SHGs to women

This study shows that SHGs empower mother women on the one hand but on the other hand, reinforces gender inequalities because daughter girls are forced to do the mothers' household chores in their absence due to their outdoor SHGs activities. It not only has empowered women but also has developed female centric gender roles too. The existing study shows that sons in general do not help their mothers in doing the domestic chores when their mothers go out for group activities (Table No. 52).

In this way SHGs bring an extra burden for women in the name of women empowerment as the members housewives have to carry out the double duty of their household chores as well as SHG oriented activities. The SHG members are bound to complete their pending household

chores after returning from their SHGs duties. In this way they are put up with double role playing and thus they are doubly exploited in the name of women empowerment.

Women's participation in SHGs leads to an increase in the cordial relationships among husbands and wives as stated above but it is also a fact that it sometimes leads to increase the incidence of domestic violence. It has been observed in the existing study that although the cases of physical violence has been reduced to a considerable number but the cases of verbal violence has been increased to a significant number. They are threatened and put out with slang language by their husbands when they refused to hand over the cash earned through SHGs activities to their husbands or when the husbands asked them to work within the circle. But the husbands no more aggressive towards their wives since when their wives have been attached to SHGs and making financial contributions to their families. It has become a fact that now the husbands also refrain themselves form physically abusing their wives due to the peer pressure of the SHGs. On the other hand the incidents of verbal violence have been increased as the wife members are not afraid to oppose the dominating attitude of their husbands and their unilateral decisions related to family affairs. The women SHGs members are often put up with verbal abuse by husbands and by their in-laws due to pending domestic works.

The women SHG members are exploited by their husbands both through their income generating activities and SHG loan. Now, the women SHGs have become a source of loan from which their husbands get the needed loan when they required. Both the Table 32 and 33 show that husbands mainly take the decision regarding loan taking and also the controlling of the loan for the sake of their own business.

In this respect, the present research study has found a nexus between women SHGs members and their male counterparts regarding the availability of loan facility as 247 (77.19%) women members have taken loan (Table No. 31) whereas only 190 (59.78%) of them have involved themselves in income generating activities (Table No. 34). So, it is observable that 57 (247-190=57) women members have taken SHG loan only to hand over it to their husbands.

In this way, SHGs have become informal lending institutions for the husbands of the SHGs women members. Some women members even have opined that the extra work loads and responsibilities towards SHGs loan along with their household chores have suppressed them a lot instead of empowering them.

Policy Recommendations and Suggestions

SHGs programme in the Sub-Himalayan region of West Bengal shows a huge gap between SHGs performances and SGSY guidelines because the SHG women members think that they are forced to adjust with the new rules and regulations instead of the provision of better opportunities for their empowerment. Sometimes it has become an impediment to their development and a barrier to their social and cultural prospects. As a result, they are unable to get the maximum amount of profits by playing their SHGs related activities. Some SHGs are working to their best when some are staggering since when the SGSY programmes have been launched. Therefore, some suggestions and recommendations are being advocated so that the SHGs programmes become more welfare oriented for women and ultimately for society.

Overall the present study shows that economic participation is not only the panacea for women empowerment. The programme should be designed on the basis of the needs of women at micro level also by considering some of their socio-cultural factors. The SHGs programme

should be more women centric so that they can accept it easily and they can function the programme efficiently along with their domestic responsibilities.

The training facility should be provided to the SHGs members on the basis of their requirements. It should be designed according to their abilities, capacities and demand. Such type of working training should be provided to them so that they can do the majority of the SHGs related activities within the household. This type of work ethics will enable them to accomplish these functions along with their household chores simultaneously. Otherwise, the SHGs programme would be a big burden for them.

Proper marketing support system should be developed and provided to the women members so that they can sell their products easily and profitably. During the field study, it has been found that majority of the women are reluctant to sell their products directly in the markets due to their domestic responsibilities. So the marketing infrastructure should be designed differently for different types of productive goods. The development of the marketing support system is very much essential as an instrument to fulfill the SHGs' objectives.

The SHGs guidelines have fixed up the principle that the SHGs would produce collectively. But the present study observes that a large number of women members find this guidelines as problematic to follow as they cannot work collectively due to their different family problems owing to their different family backgrounds. The present research study finds that only 18.75% of the total women members produce collectively whereas 81.25% members prefer to produce individually due to their domestic responsibilities. In this context, it is noteworthy that the success of the Grameen Bank in Bangladesh actually is in the secret motivation behind the

collective organization of women along with the provision of personal freedom in utilizing the loan.

The banking and financial institutions should be made familiar to the women members so that they do not hesitate to approach any problem to them for consultation and solution. The group needs financial guidance on many occasions especially when their business run in loss. It has been observed that the women can profit maximum if they receive the adequate financial guidance. It is also important that the procedure for the access to credit for women should be made easy and simple.

Women members should be provided the freedom to use the money according to their requirements. It has been mentioned above that money should be used for collective production. But it becomes very tough task for some of the SHGs members to use the money collectively for production as they also have different kind of family responsibilities. They prefer to use the money individually rather than collectively. In this context, they must have the freedom of choice regarding what they wish to do with the loan. If they get the freedom of choice, then it can be termed as women empowerment.

Introduction of new types of economic activities needs training facilities for skill development. So, a training package for entrepreneurship development is needed to enable the rural women as successful producers cum businesswomen. For this task the roles of NGOs, Banks, Panchayats, DRDC and Women's organizations etc may be enhanced so that the training becomes easy and fruitful in developing skill and technical knowledge to the women SHGs members.

SHGs as institutional credit groups need proper regulations for the operation of business transactions. Therefore RBI, SGSY, NABARD and other SHGs promotional institutions should evolve proper mechanism for monitoring, supervision, direction and appraisal of SHGs as microfinance institutions.

The factors responsible for poor performance of SHGs should be investigated, examined and analyzed scientifically and systematically so that the emerging problems, difficulties and challenges which the SHGs members actually face. In that case the concerned officials should go to the field to observe the actual situation so that they can take the necessary action to solve the related problems.

More research works should be carried out to assess the impact of microcredit through SHGs on the empowerment of women. The impact assessment should be more focused on social, economic and political change in the status of women due to their involvement with the SHGs.

However, in spite of huge gap and lacuna between Government Planning and the actual situation of SHGs these groups are functioning according to their own way. Sometimes, it becomes necessary for the SHGs to deviate from the guidelines which are fixed by SGSY in an aim to maximize their profits. Some rules and regulations by SGSY do not suit to the socio-economic structures of the SHGs members. So, the SHGs guidelines should be modified and fixed up in such a manner so that these guidelines may benefit the members. The women members should be given priority to pick up what they wish. If they are able to utilize the freedom of choice, then actual women empowerment will take place. Hence, the rules and regulations of SHGs should be formulated by observing their socio-economic features.

Researchers, policy makers, academicians and officials should extend their helping hands in this respect to go beyond the long path for women empowerment.

To highlight the constituents and constraints of women empowerment, we can make a list consisting of education, income, awareness, freedom and community participation as the constituents of women empowerment whereas social factors such as patriarchal values, superstitions, illiteracy and adversarial economic factors such as poverty and unemployment etc are identified as the constraints. In order to empower women, these constraints have to be removed by enhancing their awareness level through imparting education and providing employment to them. But it is also a fact that for empowerment women must not be regarded as mere recipients of government benefits. They also should have the equal share in the every aspect of the society. There are some basic constraints which are specially related to women such as lack of essential health care and services which obviously hinder their output. Hence, these guidelines related to SHGs need to be restructured so that the constraints faced by the women SHGs members should be addressed properly.

It is also very important for bringing women empowerment in a proper way so that women themselves should realize their potential power which remains in a latent form. They need the proper environment which will insist them to manifest their potentiality. They must have a look upon their potentialities so that they can enjoy their rights through participation in the development works. Their spontaneous participation in the developmental process can break up the barrier which blocks their way of development.

Since independence, the Government of India have been fighting against poverty in our society but the condition has not changed as desired. The desired result has not been achieved

even today because social developmental programmes were not undertaken with economic development simultaneously. It is a fact that women are the poorest of the poor in our society. They constitute major portion of the destitute. Hence, they need special attention to remove their aggravate situation. Besides, poverty is not an absolutely material or monetary condition of living. The access to social opportunities is very much needful as it helps to enhance the quality of life, self-esteem and confidence. SHGs bring the women out of their circles of confinement and help them to pick up the needed opportunities they required. Thus access to opportunity can reduce the poverty of women.

It is evident from the existing research study that women's socio-economic status within household has been improved a lot due their joining the SHGs. Their financial subordination or dependence on husband has reduced significantly. Now they have greater financial contribution to run their families, they exercise more power in domestic decision making process. They also enjoy greater control over their reproductive life particularly in the case of contraception, and fertility behaviour. Their living standard i.e. housing condition, nutritional status, maternal care, sanitation, access to health services and their role playing in imparting education to their children have been improved. Their ownership and control of property, selection of income generating activities, domestic as well as well as public decision making power have been increased. Now they feel less shy to the strangers with flexible *Purdah* (veil). Despite the structural and cultural constraints, SHG has shown the path to rural women to come out of their domestic periphery and move to the external world. However, SHGs do not redress all the barriers to women empowerment but it will be more functional, fruitful and may bring important contributions to women empowerment if it is designed properly.

Some Case Studies of the Self Help Group Members

1. The Case Study of Aysha Begam, age 27, Jumma Tari Mahila Dal, Kranti, Mal

Some of the women of our neighbor proposed me to join the SHGs. I informed my husband about the proposal but he immediately refused it. He categorically argued that he will not contribute the monthly subscription. I informed those women of my inability to join the group. Then they came to my husband to convince him for my joining in the SHG. Later, they inculcated me to become the Sabhapati as I have studied up to class IX and except me a not single woman of our locality can read and write. So, I have little option to take the responsibility and so agreed to their proposal. We have formed our Jumma tari SHG in 2004.

We went to the Gram Panchayat office for some suggestions. The Panchayat office provided us the needed suggestions step by step so that we can form the SHG easily and smoothly. Accordingly, we took initiatives to form the SHG. In the mean time some of us move to other groups. Again we have formed a new group with some other women who shown their interest to join our SHG. After following a long process, we have opened a bank account and have arranged the registration book for our SHGs.

After the formation of the SHG, we have started to deposit our monthly subscriptions regularly. At the initial stage of the SHGs formation I requested my husband for Rs. 10 as monthly subscription for the group. But he refused to pay the money. Rather, he abused me. Later, somehow I was successful to manage the amount and then I started to deposit a little on daily basis and it was continued till six months. At that time, our group was assessed and we received Rs. 10000 as loan from the bank for pursuing income generating activities. But some of the members of our group were reluctant to work collectively as they have to play several family

responsibilities. They wanted to distribute the loan amount among themselves to do something individually. I received Rs. 600 as loan to buy livestock. Then I handed over the amount to my husband to buy some domestic animals from the market. But he returned from the market without purchasing the livestock for two weeks. I understood his intentions and asked him to return the money to me instead he said that he needed paddy seeds for cultivation so he would purchase paddy seeds. But he used to returning home from the market without purchasing paddy seeds for two weeks. And lastly, he explained that the money has been spent for family expenditures.

Later I also received Rs. 2300 as SHG loan to buy a milking cow. My husband again opposed my proposal. Then, I proposed him to cultivate wheat and cucumber. He went to the market with the money and brought 1 Kg cucumber to irritate me and within few days he spent rest of the money recklessly. I was irritated on him but I was helpless as I could do nothing, against his recklessness. All my initiatives went in vain. At last I repaid the loan by selling my cow, hen and by keeping my land on lease. After that incident, I never handed over the money to my husband.

I was thinking what I should do. I was speechless. I sobbed and was sleepless for several nights. Then, I decided that I have to earn and I approached to my group for a loan of Rs. 2000. The group granted my demand at first. But later, some members denied giving me the granted money. Actually my husband threatened some members of the group not to give the money to me. He said that if I had been provided with the loan, he would not take the responsibility for repaying the loan. As a result, the members withheld their decision to disburse the loan to me.

I was angry for such a decision. I had no option to threat to withdraw my membership as well as to quit from the post of the Sabhapati. I also assured them to repay the loan timely. The group realized my problem so they kept my request. They gave me Rs. 2000 as a loan and I bought a sewing machine.

I was not a professional tailor. I did not take any training in tailoring. I could not stitch or make new cloths. But I knew the operating system of sewing machine. So, I have started sewing with the tattered cloth. Initially, I earned a little from this occupation. As I gained experience in stitching, my income increased gradually. Now, I become able to fulfill the demands of my children and can provide their pocket money. I also have reconnected our house with electricity which was disconnected due to our failure to submit the bill in time. Now, my children can study conveniently and I can work at night. I lent Rs. 4000 at the interest of Rs. 5% per month and by the interest I have bought some hen for domestication.

Presently, I am relatively happy due to those opportunities which I have been getting as a member of the SHGs. I also realize that if I have the training in tailoring, I can earn much more by stitching new cloths.

2. The Case Study of Maya Sarkar, age 43, secretary, Baba Loknath Mahila Samiti, New Kranti, Mal

I am a member of the SHG since five years. I took Rs. 6000 as loan from the group for construction of my house. I repaid it within the stipulated time. Our group meets twice a month. The group meeting generally held in the nearby primary school ground where we discuss everything related to personal as well as social issues and our future activities. We deposit the stipulated monthly subscription regularly. Every member can take loan multiple times by repaying the earlier one. Our loan repayment rate is cent percent. If we do not repay the loan then

we do not get loan any more. The loan providing provisions are so flexible that any member can get it easily and instantly. For getting the loan, a member does not have to go through any complex process like the prolonged papers works and the oiling of political leaders.

I am a housewife. Earlier I do not have extra works except my household chores. That time I always thought that if I could do some non-household chores within my house, then it would be financially helpful for me. Previously, I felt boredom as I had no work to do except the household chores. Now I am very happy because of my membership of the SHG due to which I work collectively for getting financial benefits. We make incense sticks and sell the product to the whole sellers who supply the raw materials to us. Now, I can earn an income which is enough for my pocket money. At the initial stage, we used to deposit Rs. 10 per month to the group fund but now we deposit Rs. 90 per month. I have three children. They put different kinds of demands before me on different occasions. I try my best to deal with their demands. Two of my children go to school. The expenditures on their dress and tuition fees and also many other expenses including nutrition are meet by my income. Previously my husband was the only the bread earner for the family but now he has been relieved to some extent from arranging all the family expenditures.

Now, he always encourages me for keeping my association with the group and its activities. Earlier, my husband did not like my outside home activities. I had to take his permission if I required to go outside. Before giving permission, he generally wanted to know the causes for going outside. But now he has changed in his outlook. Even he does the household works in my absence. Now, he is very much cooperative to fulfill my necessities.

3. The Case Study Bipattarini Mahila Dal. Alipurduar

We are the first to form SHGs in this area. Now there are several SHGs in our village. Initially we started to save Rs. 10 per month for one year. Later, we all the members decided to enhance the amount so that we could save more. Then we started to save Rs. 20 per month. We continued this for two years. Then again we decided to save more. Now, we save Rs. 50 per month. Initially, we faced the practice of savings as problematic and difficult but gradually we have been accustomed ourselves with the practice. We are successful to make it a non-problematic financial activity as the savings amount helps us during our emergent financial crisis.

Earlier my house was made of straw and mud. Now, I have made the size of the house bigger than the previous one with a roof of tin. Previously, we used to go outside home for open places for defecation which was problematic to maintain our decency. Now, we have solved the problem by making a sanitary latrine in our home with a SHG loan.

I have two children, one daughter and one son. They read in class IX and class V respectively. I want to educate my children adequately. My expectation in this regard is very high as I want to continue their study as far as possible. Before joining SHGs, we could not meet their requirements. We were less careful about their educational expenditures. Previously, I thought that the girl child does not need higher education. But after joining SHGs, my previous thought regarding girl education has gone through a remarkable change and now I want my daughter should be educated adequately. Obviously, I will send her to good school or college for her higher education after her pass out of Madhyamic examination.

After joining SHGs, I have been able to earn an income by domestication of hens and by selling of eggs in the market. In this way, I meet the expenses related to their educational requirements.

4. The Case Study of Baba Loknath Mahila Samiti, Mal

We the 10 women of our village have made the SHG named the Baba Loknath Mahila Samiti on 3rd December, in 2003. First time we used to deposit Rs. 20 per month just after the formation of the group but now we have enhanced the amount to Rs. 90 per month. We can realize that the formation of the group has developed us socially, economically and politically. We were simply the housewives before joining SHGs. That time, we were not permitted to go outside from our house as it was strictly prohibited. But now we regularly go to the bank, Panchayat office and also have interaction with other people. Now we do not hesitate when we talk to the stranger. We organize literacy camps for the women members and make the women able to sign so that they do not have to give thumb impression.

We have organized a social awareness camp in our village. Even today most of the families in our village do not have sanitary latrines. In this regard, our SHG has taken initiatives to set up sanitary latrines for fifty families by approaching Govt. subsidy. Besides, we also arranged a polio vaccination programme for the infants in our village. To prevent malaria, we generally chase away mosquito by cutting the bushes and clearing the garbage from our localities.

We the SHGs members, on several occasions resolve different kinds of problems of our village. We also extend our helping hands to the poor. On many occasions, we also help poor parents for their daughters' marriage.

Till today we have taken loan for five times from bank and have repaid all the loans in time with interest. We produce incense sticks collectively. This economic activity also creates jobs for others as we also engage other women to work with us as labourers. Now we are planning to make food plates of *sal* leaves. Our husbands who previously discouraged us now encourage us to continue our group activity.

5. The Case Study of Diner Alo Self Help Group, Kranti, Mal

We have formed our group in 2005. We are 11 members in the group. At first, we used to save Rs. 25 per month for our group fund. We have opened a Bank Account in the Kranti Gramin Bank Branch in the name of the group. We have deposited Rs. 14520 in the account and later it amounted to Rs. 28876. Whenever we need money, we lend from this account. Consequently, we do not have to depend on the bank for loan.

Some of our members have taken loan to buy domestic animals such as milk cow, goat, hen, duck etc. Some have started business of chaffed and puffed rice with the loan. Now, we are on the path of development which has happened due to our joining in the SHGs.

A large number of women of different groups are receiving training provided by SGSY on skill development for income generating activities. We have participated in workshops and meetings organized by the Panchayats and BDOs. The involvement with Panchayats and the interactions with the BDOs helped us to make effective social networks with many outside people. When we were not the members of the SHGs, we mainly were confined only with our household chores. But after joining the SHGs we have been able to extend our social and economic connections with outside world that have been helping us to increase our knowledge regarding new social and economic opportunities.

All the group members maintain harmonious relationships among themselves. They help each other when they are in crisis and manage the situation in such a manner which shows that they are the members of the same family.

6. The Case Study of Udayan Mahila Dal, Mal

We 12 women members formed Udayan Mahila Dal. It was formed in 2005. All the members of the group belong to families below poverty line. We have been saving Rs. 30 per month in the group account. When the group fund has accumulated a good amount in its fund, some of our members took loan from this fund. Now, we do not depend upon the banks for loan for doing our economic pursuits.

Some members took loan for doing petty business and also for purchasing animals for domestication. Some of the members have purchased bullock for cultivation whereas others have applied for loan to take land on lease for cultivation. They do not have their own land for cultivation but have taken land on lease for potato cultivation. A large number of women involve themselves in potato cultivation. In our group, a woman took loan to buy a rickshaw van for her husband. Before joining SHGs we were economically insecure but after joining SHGs we are economically secure to some extent. We do not need to supplicate others during our emergency. Whenever we need money, we can withdraw the needed amount from the group fund.

Now, women perform important roles in decision making body in the household. Husbands are getting money in the form of loan through their wives which have become a source of income for them. Although the SHGs are formed by the women but actually male counterparts receive the related benefits much more. Before the formation of SHGs, there were no such organizations which could help them in their emergency. Owing to the fact, husbands show more

respect for their wives in these days in comparison to the earlier days. Husbands give much more importance to their wives regarding decision taking in family matters.

But the formation of the Udayan Mahila SHGs was not easy as we have to face a lot of problems. The male section of the family particularly the husbands tried to oppose the formation of the group. They were anxious regarding the fact that if we form the group then the family will be hampered as the women would be busy in their group related activities. They also were anxious about the fact that their wives would come out of their control. So they tried their best to oppose the group formation at first. But when they realized the merits of the group, they supported their wives for the group formation.

7. The Case Study of Agragami Mahila Samiti, Alipurduar

We have been nursing our Agragami Mahila Samiti like our child since its formation. Before the formation of the group, we gained some experiences from other groups. Our group consists of women members belong to BPL families. We have elected three members as secretary, president and cashier for the group. They manage the rules and regulations of the group and lending related issues in order to maintain the group solidarity. They convey the meetings of the groups regularly. Each member of our group is literate. We conduct the meeting of the group in the first week of every month where we discuss about the group activities. At first we used to deposit Rs. 20 per month.

We have been following a social forestry programme and we have the sapling by the road sides. Besides, we have conveyed a social awareness programme for a pollution free social and natural environment. We occasionally sprinkle bleaching powder in the wells of the village so that villagers can get safe and pure drinking water. In this way, we try to keep away the villagers

from the water born diseases. Rural mothers are not aware about the polio vaccination. Basically they were careless to immunize their children so we organized an awareness camp about polio immunization programme so that every mother applies the polio immunization for their children. Besides a Non Government Organization (NGO) named HRIDAY is involved with our group along with their activities to remove the malaria germ from the village.

Our group resolves disputes arise occasionally among the villagers. We also used to scold those husbands who torture their wives after getting intoxication. Some groups in our village destroy the local liquor making shops through collective action and also make complain to the police.

We manage the group solidarity. We collectively go to the meeting of Gramsangsad. We celebrate the Independence Day every year. Five members of our group are involved for cooking the mid-day-meal in the school.

We have accredited our fund and evaluated the group activities by the government. At that time, the governments have sanctioned Rs. 25000 as loan to our group so that we can start income generating activities. It was the first installment from the government for our group. We repaid the first installment with interest. Then, the government has sanctioned Rs. 64000 as loan for our group.

Some SHGs of our village have organized into a Cluster Group and named it 'Suchetana'. The Cluster Group has taken the lease of Kranti *Hat* (Kranti Market) to collect the tax. We all the group members collect the tax from the market on rotation wise and deposit the money in the bank. After repaying the lease money to the Zilla Parishad, the surplus money is distributed equally among the members equally.

8. The Case Study of Adibasi Nari Kalyan Samiti, Jharmajgram, Mal

A member of the above mentioned SHGs narrated the village i.e. Jharmajgram which is situated on the bank of the Chel River. The majority of the villagers depend on agriculture for their sustenance. A large number of the villagers are seasonal migrant labourers. They migrate other states for a period of at least 8-9 months to earn their livelihood. There was no electricity and even the facility of drinking water in our village.

We have formed our SHGs in December of 2004. We, all the members are from Oraon tribal Community. This is why we have named our group as "Adibasi Nari Kalyan Samiti". We had not taken any governmental welfare measures after the formation the group. Eight members of the group were illiterates. We are fully dependent on agricultural activities for our rations. We decided to pay Rs. 30 per month in the group fund. But some of the members were unable to deposit the money at the schedule time. Due to which we were unable to take the bank loan as well as to initiate the income generating activities.

But we, anyhow, were successful to develop the regular saving habits among the members. We have become much more aware regarding our group activities. But even today we cannot convey meetings regularly as many of the members go out for their income earning activities as they are daily wage earners. We sustain on a hand to the mouth situation. No one comes forward to take the leading role to form the SHGs in our area. At that situation, some women came forward and took the responsibility to form the SHGs. During initial stage we faced a lot of problems to collect the members. Even some members dropped out as they could not arrange the monthly subscription.

Now, the situation has changed positively to some extent. Presently, all the members try to be regular in the payment of monthly amount to the group fund. To serve that purpose, some members have started domestication of duck, hen and pigeon for business purposes. But most of the members depend on the accumulation of *musti chal* to collect the monthly subscription.

Now, we have Rs. 10,000 as our group fund. Some members take loan from the group fund during their economic emergency and repay the loan in time with interest.

The SHGs programme has made us less dependent on husbands. Now, we do not feel helplessness. We can withdraw money from group fund at any time when we need money. Earlier we used to take money from the local money lenders on a very high interest rate that is Rs. 10 per hundred per month whereas the interest rate on the loan taken from our group is Rs. 2 per hundred per month. We also can repay the loan by monthly installments. We think that the access to credit can help us for starting a business. Some members have taken loan to buy milk cow and goat for domestication.

9. The Case Study of Gayitree Mahila Dal, Maba Gram, Mal

Our Self Help Group named as Gayitree Mahila Dal which was formed in January, 2006. Afterwards we have gone forward with a gleam of development. We never used to go to the bank as we did not know how to deal in with the bank officials. After the formation of the SHG, we went to the bank for the first time. We were illiterate so we felt very shy at that time but gradually it has become on our part when the bank manager and officials speak freely to us.

At first we felt very difficult when we formed the group. Some women cannot subscribe Rs. 20 per month. After two years when the group fund becomes Rs. 4000, we got a loan of Rs. 10000 from bank for initiating income generating activities. But most of the members of our

group were against of production activity based on collectively or group wise as they have the pressures of different types of domestic chores. So, we distributed the amount equally among the members for individual business.

By this amount some members have started petty business of chaffed and puffed rice, business of *kalonunia* rice etc. Someone has started domestication of animals like milk cow, goat, hen and duck. Now they deposit the monthly amount by selling the livestock production such as milk, egg etc.

Now we provide monthly subscription easily. We spend our income to meet the needs of our children. Previously our husbands were the only bread earners for our families. But now they have got some relieves as we help them through our economic contribution.

Earlier we had to go to the Mahajan (local money lenders) during the economic emergency for lending purposes. Sometimes he lent money and many times he denied lending us. But now, we do not go to the Mahajan if we need money in emergency as we can withdraw the needed amount from our group fund. Now we feel more secure economically and socially than earlier.

Besides, the group also acts as an agent to mould our attitudes, behaviour or characters. Earlier we did not know how to speak with the higher officials of the banks. We hesitated to speak to them. But now, we used to go to the bank and talk to the officials unhesitatingly.

The discussion of the above case studies can be summarized by the observation that Self Help Groups are playing important roles for women empowerment. The gist of the case studies also shows that the greatest achievement of SHGs programme is that it liberates rural women from their customary seclusion from the outside society. Actually this programme has given an

exposed to rural poor women by providing them employment and informal education. It is obvious that the attitude of the rural women has gone through a remarkable change in these days and in this context, the provision of employment and education through SHGs are the key factors to alleviate poverty and to eradicate illiteracy among them.

SHGs promote animal husbandry such as dairy farming, goat farming, poultry farming etc which has great potential for poverty alleviation by generating employment for rural women. Along with animal husbandry, SHGs also promote minor cultivation, petty business, cottage industry etc which also provide excellent opportunities of self employment for them and thus enhance their economic status not only in their families but also in the society.

SHG programmes bring women empowerment by providing them power to educate particularly to their next generations. That's the need of the hour, in today's time and age if we need women have engaged themselves to do some activities for themselves, for other women and for their families so that they can enhance their socio-economic status by putting themselves on the line.

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Self Help Group Meeting



Self Help Group Members at Bank

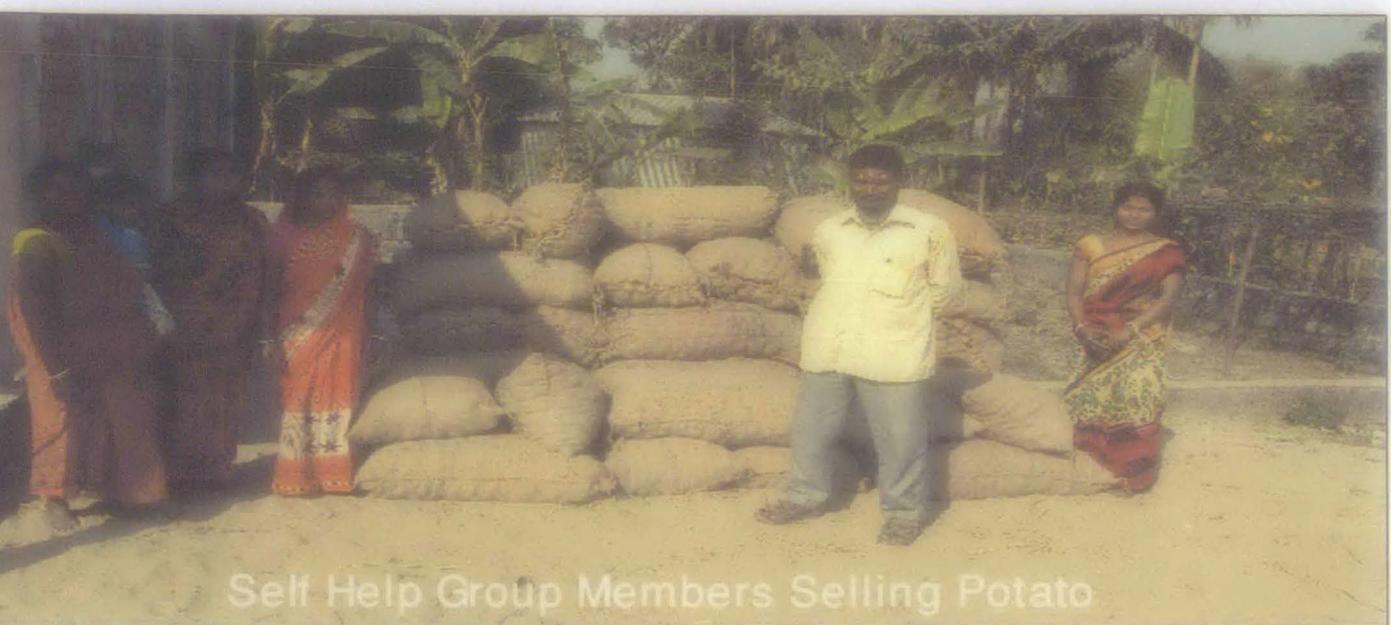


Self Help Group Members Cultivating Potato (Collectively)





Self Help Group Member Cultivating Potato (Individually)



Self Help Group Members Selling Potato



Self Help Group Members Producing Incense Stick



Self Help Group Member Rearing Milking Cow



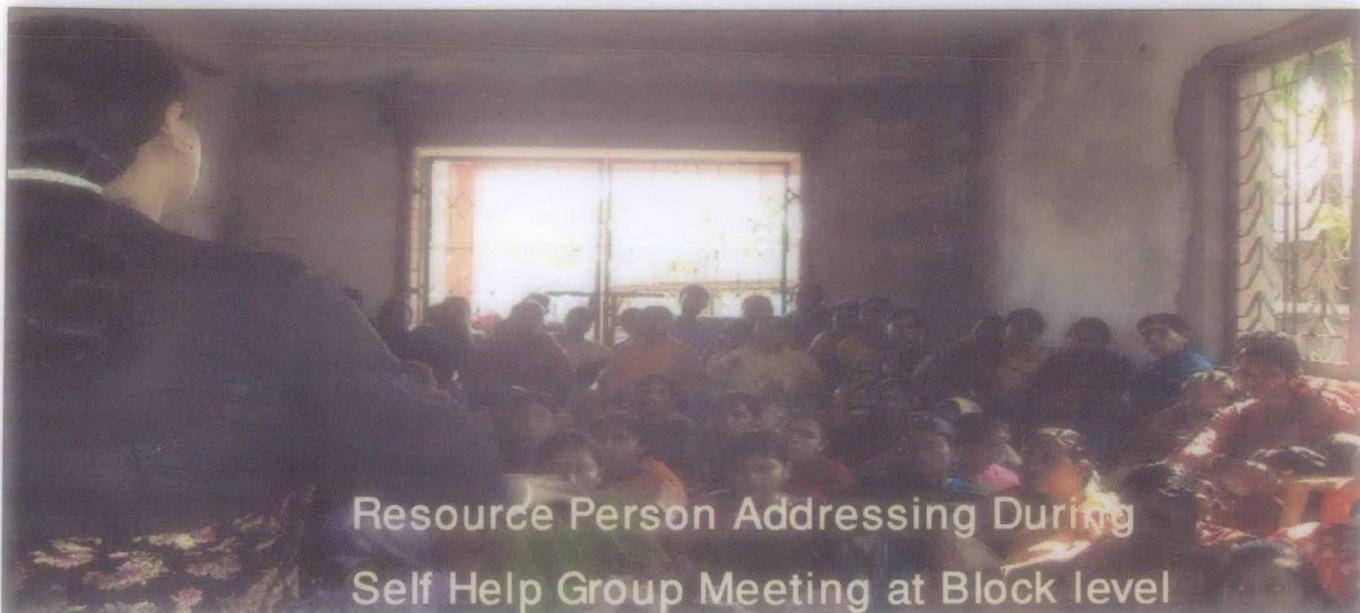
Self Help Group Member Rearing Goat



Self Help Group Member Operate Sewing Machine



Resource Person Addressing During Self Help Group Meeting at Sangsad level



Resource Person Addressing During Self Help Group Meeting at Block level



Poster of Self Help Group

Appendix-2

Empowerment of Rural Women through Self Help Group in Sub-Himalayan West Bengal: Case Studies of Jalpaiguri District

**CENTRE FOR HIMALAYAN STUDIES
NORTH BENGAL UNIVERSITY
RAJA RAMMOHUNPUR
DARJEELING- 734013**

Name of the SHG:

Establishing Date:

Address:

Occupational Type:

First grading date:

Group Meeting held: Weekly /twice a month/ monthly/when necessary

1. Socio-Demographic Study:

1.1. Family Background:

Sl. No.	Name of Respondent with other family members	Sex	Age	Relation to Head	Education	Marital Status	If married			Occupation			APL/ BPL
							Age at marriage	Types	Dowry / Bride price	Primary	Secondary	Place at work	

* (always put the codes are given against each answer)

1.2 Social Category

Religion	
Varna	
Sub-caste	
Caste category (Constitutional status)	
Clan	
Lineage	
Mother tongue	

1.3 House Type (put number)

Kachha	
Pucca	
½ Pucca	

1.4 Land Holding Pattern (in Bigha)

Homestead	Agriculture	
	Irrigated	Non-irrigated

1.5 Domestic Animal

Cow	
Goat	
Buffalo	
Duck	
Pigeon	
Other	

1.6 Latrine

Kachha -1	
Pucca - 2	
Nil - 3	

1.7 Source of Drinking Water

Tap -1	
Tube well -2	
Well -3	
Pond -4	
River -5	

1.8 Household Consumer Goods

Motor Cycle-1	
Cycle-2	
Radio-3	
T. V.-4	
Mobile Phone-5	
Others-6	

1.9 Electricity

Yes-1, No-2	
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1.10 Status of the Member in the Group

Secretary (Dalanetri)-1	
President-2	
Cashier-3	
Only Member-4	

2. Economic Aspects:

2.1 Occupation before and after joining SHG

Stage	Occupation (excluding housewife)	Monthly Income	Place at Work
Before joining SHG			
After joining SHG			

2.2 have you taken any training? Yes/ No? If, then from where?

Bank-1	
NGO-2	
DRDC-3	
Others-4	

2.3 Statement of loan/credit before and after joining SHG

Stage		Before joining SHG	After joining SHG
Source	Institutional		
	Non-institutional		
Year			
Amount			
Nature of security			
Interest			
Purpose			
Re-paid: Yes-1, No-2			
Less paid: Yes-1, No-2			
If not paid, Reason-			

2.4 Who decides the necessity of loan before and after joining SHG?

Person	Before joining SHG	After joining SHG
Self-1		
Husband-2		
Both-3		
Others-4		

2.5 Who controls the money taken as loan before and after joining SHG?

Person	Before joining SHG	After joining SHG
Self-1		
Husband-2		
Both-3		
Other-4		

2.6 Statement of assets holding by the member before and after joining SHG

Stage	Cash	Kind
Before joining SHG		
After joining SHG		

2.7 Do you produce collectively in group?

Yes-1, No-2	
If not, why-	

2.8 Do you think that the expenditure on food and education of your family has been increased after joining SHGs?

Answer	Expenditure	
Yes-1, No-2	Food	Education

2.9 Why have you joined the SHG?

To get loan-1	
To augment family income-2	
To make self dependence-3	
All of them-4	
Others-5	

2.10 Do you deposit monthly amount regularly?

Yes-1, No-2	
Amount initial period	
Amount running period	

2.11 How and from where you collect the amount?

Answer:

2.12 Your earnings remain with whom before and after joining SHG

Person/institution	Before joining SHG	After joining SHG
Self-1		
Husband-2		
Both-3		
Other-4		

2.13 Do you enjoy freedom to spend your earnings after joining SHG?

Yes-1, No-2	
If not give reason-	

2.14 On which purposes your earning is spent?

To meet self aspiration or need-1	
To meet domestic need-2	
To meet kid's requiremet-3	
Saving-4	
All of them-5	

3. Political Aspects:

3.1 Have the participation in SHG increased your following attributes and knowledge?

Attributes and knowledge	Yes	No
Women reservation in PRIs-1		
Exercise of franchise-2		
Women's right and law-3		
Movement against liquor-4		
Consciousness against domestic violence-5		
Courage to go to police or court-6		
Decision making ability-7		
Other-8		

3.2 Do or did you go to Gram Sabha and Sangsad Sabha before and after joining SHG?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
If not, why-		

3.3 Do or did you enjoy autonomy to move out for recreational purpose before and after joining SHG?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
If yes, give instance-		

3.4 Before and after joining SHG ever did you raise your voice against the antisocial and corruptional activities in your area?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
Give details whether it was successful or failed-		

3.5 Before and after joining SHG ever your group unity helped to dissolve any family conflict?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
If yes, give instance-		

3.6 Before and after joining SHG ever have you consulted any problem or issue with political leaders or officials?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
If yes, to whom-		
What was the problem-		

3.7 Do you cast your vote?

Yes-1, No-2	
-------------	--

3.8 Before and after joining SHG ever have you participated in any political party meeting?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		
If yes, why-		
Give instance-		

4. Social Aspect

4.1 Does participation in SHG increase the following social knowledge of you?

Aspect	Yes	No
Knowledge regarding SHG approach-1		
Development of managerial skill-2		
Gender discrimination-3		
Health nutrition and sanitation-4		
Family planning-5		
Literacy-6		
Abolition of social taboos-7		

4.2 Do you observe Purdah (veil) before and after joining SHG?

Answer		
Yes-1, No-2		

Sometimes-3		
If not, give reason-		

4.3 Do you feel better sense of social security due to joining SHG?

Yes-1, No-2	
If yes, why-	

4.4 Do you get respect much more than before joining SHG?

Yes-1, No-2	
If yes, give instance-	

4.5 Statement of Domestic Violence since five years of before joining SHG?

Stage	Persons responsible	Nature	Causes	Your reaction
Before joining SHG		Physical-1 Verbal-2 Mental-3 Other-4		
After joining SHG		Physical-1 Verbal-2 Mental-3 Other-4		

4.6 Statement of husband's attitudes regarding your activity before and after joining SHG

Stage	Answer	Husband's attitude
Before joining SHG	Co-operation-1 Antagonistic-2 Indifference-3	
After joining	Co-operation-1	

SHG	Antagonistic-2 Indifference-3	
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Any other observation:

4.7 When you go out for group purpose, who perform the domestic chores?

Husband-1	
Son-2	
Daughter-3	
Mother-in-law-4	
Self-5	

4.8 Have you used any family planning (birth control) method before and after joining SHG?

Answer	Before joining SHG	After joining SHG
Yes-1, No-2		

4.9 Are you able to increase the bargaining power in family and society due to joining SHG?

Yes-1, No-2	
If yes, give instance-	

4.10 What are the positive and negative effects of the SHG in your life and society?

Effects	
Positive effects	Negative effects

4.11 Do you need any help so that you and your group can develop the best?

Yes-1, No-2	
If yes, what kind of help-	

(Signature and date of investigator)

