

**SELF-HELP GROUP–VEHICLE FOR WOMEN EMPOWERMENT
(A STUDY IN THE BOLPUR-SRINIKETAN COMMUNITY
DEVELOPMENT BLOCK OF BIRBHUM DISTRICT)**

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It is needless to say that in today's political economy of development adequate recognition of political, economic, and social participation and leadership of women are strongly emphasized. The social status of women is a reliable index of the general empowerment of the society. Empowerment implies on overall positive change in the physical quality of life, this positive change for the better encompasses economic as well as social aspect. Therefore, development not only calls for economic growth but also the equitable distribution of the gain made from economic growth. In other words development implies growth with justice and which includes health, housing, education and welfare. The concept of SHG stands to underline the principle "for the people, by the people, and of the people". The core of Women Self Help Group (SHG) in India has been built around an important aspect of human-nature-the feeling of self worth. Over the last two decades, it has come to symbolize an enduring relationship between the financially deprived and the formal development system, forged through a socially relevant tool known as Self help Groups (SHGs). From this view point the study was conducted by a group of researchers after adopting appropriate methodology. Major findings, conclusion and some recommendations have been highlighted here.

Introduction

Women constitute half of our population and play a vital role in the development of the family, the community and the nation. It has been widely recognized that unless women's potential is properly developed, no transformation and economic development is possible. Therefore, to accelerate the growth and prosperity of the nation, it is very important to create opportunities for socio-economic development of women in rural India. In fact, since independence, it has been felt that women experience poverty to a great extent than men do. The benefits of poverty eradication intervention programmes targeted towards the head of the household have failed to trickle down and reached the women. Since then, the Government of India (GOI) has been emphasizing the need for designing separate development programmes for women and to earmark a specific percentage for women beneficiaries in other rural development programmes. However, it was only in the year 1975, the year declared by the UN as *International Year of the Women* that the situation began to improve significantly.

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The Government of India's policy on women development has undertaken various shifts of emphasis since independence. The most significant changes occurred in the mid-1980s with the seventh Five Year Plan, which started a move towards equality and empowerment rather than development. This included the evolution of *Department of Women and Child Development under the Ministry of Human Resource Development* and its counterparts in the states. In addition, *Women's Development Corporations* were set up in most states to implement the new strategy of economic development by facilitating access to training, entrepreneurship development, credit, technical consultancy services and marketing facilities. The Eighth Five Year Plan marks a further shift towards empowerment of women, emphasizing women as equal partners in the development process. The Government continued advocacy for sustained equitable growth opportunities for women in the subsequent five year plans including the Tenth Five Year Plan period which all are reflected below in its mandate.

- (1) increased participation by women in local governments and decision making processes.
- (2) greater spread of community-based organizations, including women's group.
- (3) an increasing focus of poverty alleviation programmes for women; a mandate to eliminate discrimination against girl children and adolescents in matters of food, health, education, and child labour.
- (4) recognition of the need to sensitize all levels of bureaucracy, legislators, and law enforcement agencies to gender issues.
- (5) the promotion of income activities and thrift and credit through self help groups for women.

Women Population in India

India and State/ District	Population 2001			Decadal growth rate		Sex ratio		Density	
	Persons	Males	Females	1981- 1991	1991- 2001	1991	2001	1991	2001
INDIA	1,027,015,247	531,277,078	495,738,169	23.86	21.34	927	933	267	324
West Bengal	80,221,171	41,487,694	38,733,477	24.73	17.84	917	934	767	904
Birbhum	3,012,546	1,545,765	1,466,781	21.94	17.88	946	949	562	663

Source: Supplement of Paper 1 of Census 2001, Registrar General of India, Government of India, New Delhi.

Self Help Group (SHG)-An Overview

The term women empowerment and Self Help Group are closely interwoven. So before going into the brief discussion on SHG, let's have a glimpse over the connotation of the term 'women empowerment' both from the theoretical as well operational point of view.

Theoretically empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels- individual, household, community and societal- and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

Operationally women empowerment has also defined as a mental state where the processes have been identified as resultant of two basic components. The first is *social mobilization* and collective agency, as poor women often lack the basic capabilities and self confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization needs to be accompanied and complemented by *economic security*. Both the factors jointly strengthen the confidence level which in turn expands the number of choices which is reflected through making of the women.

The origin of SHG during early 1980s, and experimental attempt was made in the neighbouring country of Bangladesh by Dr. Md. Yunis to encourage landless and marginalized women known as beggar to undertake pity trade with little loan given from his own pocket at the initial stage. This effort was turned into an effort of a grand success with its renovation approach to motive. The rural poor and disadvantaged women to inculcate banking habits through small savings and credit activities, which at present has attained a global campaigns 'Bangladesh Grameen Bank'.

Concept of SHG

- (a) A voluntary association of the women, by the women and for the women.
- (b) Homogeneous in nature in terms of occupation, caste, class and marital status.
- (c) Based on the principle of equity, equality and democracy.
- (d) A group for bringing out women development in a holistic manner.
- (e) Having common desire to work as an action group.
- (f) A group for mobilizing other women to introduce small savings and credit activities for self-reliance and economic emancipation.

Objectives of SHG

1. To encourage the rural women to form groups for having a common platform for sharing different views on their common concerned.
2. To establish linkages between SHGs of women and banks.

3. To generate awareness about various affairs relating to their socio-economic, health, cultural, political and legal matters.
4. To inculcate savings and credit habits among the members of the group for creating a common fund through weekly small savings to meet the future needs.
5. To promote and establish networking among the existing SHGs.
6. To train them for maintaining various records properly viz. Resolution Book, Ledger Book and cash Book.
7. To impart technical and scientific knowledge to the members for capacity building as well as to undertake various income generating activities in group or individually.
8. To encourage their participation in various development programmes so as to enhance the process of social development in a greater way.
9. To encourage rural poor women for promoting their economic status by utilizing the skills and knowledge acquired through training.

Characteristics of SHGs

1. Every group member should have a clear conception about the vision and mission of their group.
2. They should have a good faith among themselves with similar ideology and common interest.
3. Every group has an identity by its name and place of operation.
4. Leadership in each group is confined for a period of three years and the members should make change of leadership as the term is over.
5. There should have a better understanding and inter-member cohesiveness among group members.
6. Every member should meet each other at least once in a week at a common place to discuss over their common concerns so as to ventilate their narrow feelings.
7. One-family, one-member norm is followed during registration of the members for a group.
8. Membership will be entitled for having credit facility after practicing regular weekly savings for a period of more than six months.
9. Only group members are entitled for savings and credit from group.
10. Decision taken on any issue at group meetings will be treated as final and members in the group will have to follow the decision.
11. Registration of new members or cancellation should be made within one-year from the date of formation of group.

Objectives of the Study

The Objective of women empowerment through SHG approach is to make the rural women empowered in all respects in general but specifically the objectives may be pointed out to study the:

- Homogeneity among the group members, in terms of, occupation, caste, age and clan while organized the women into the group.
- Process of selecting the women according to the way, as it has been desired.
- Guidelines for operation of the women self help group programme.
- Linkage and orientation of the supportive agencies like Bank and Panchayat also convergence with other government programmes and services.
- Influence of political members used to dominate the facilitators of the scheme.
- Awareness about various affairs relating to their social, economic, health, cultural and political matters.
- Savings and credit habits among the members of the group for creating a common fund through weekly small savings to meet the future needs and considered as an important habit of the group members.
- Sensitization and training procedure for maintaining the various records properly viz. resolution book, ledger book and cashbook.
- Technical and scientific knowledge to the members for capacity building as well as to understand the various income generating activities in group or individually.
- Stakeholders' like GO-NGO level efforts, participation and cooperation in terms of women self-reliance through SHGs.

Significance and Scope of the Study

Women's empowerment is critical to the process of the development of the community. Bringing women into the mainstream of development has been a major concern of the government since independence. Yet, despite significant steps taken by the government, the participation of women in all spheres of life varies in the context of differences in the social, economic, cultural and regional factors. It is being increasingly realized that the goal of poverty alleviation can not be achieved without the full and active participation of women who constitute a large section of the work force in the country. In order to empower women and bring them into the mainstream, an enabling environment with requisite policies and programmes, institutional mechanisms at various levels and employment has special components for women in all its programmes and a certain amount of fund is earmarked as 'women's component' to ensure a flow of adequate resources for women in the self help groups and user groups. They also take on the responsibility of operation and maintenance of the assets created.

The ministry also accords importance to awareness generation and dissemination of information among women.

The major significance of the study lies in examining and evaluating self help group as a change agent which has been designed systematically to create income generating opportunities for rural women. There have been constant organized efforts both from Government agencies as well as the large NGO sector across the country over a period of one decade to promote SHG as a mean for women empowerment. Therefore, this study made an attempt to scrutinize the present SHG scenario with the experience of its members with their own interpretation of 'empowerment'.

The study can explore the following scope in the sphere of 'research and development' in the domain of women empowerment.

- (a) The study may help the future researchers to continue further investigation on this subject.
- (b) The study may prove to be a good specific review of the status of the SHG members and understand the effectiveness of SHG as an approach towards empowerment.
- (c) The study may help to develop an integrated strategy for effective intervention in the study area i.e. to identify the kind of skill training, orientation and functional knowledge is needed for the women self help group members.
- (d) The findings of the study may influence the government policies and programmes initiated from time to time aiming at the upliftment of women status and their identity.

Methodology

Universe

The study was conducted in the District of Birbhum, West Bengal during September-March (2004-2005).

The District is not so agriculturally developed because majority of the agricultural land is mono crop due to its soil pattern, lack of adequate irrigation facilities and natural land slope and therefore employment opportunities for the women population other than rainy season are very little. So the district was purposively selected in the very spirit of the study.

The study was conducted at the Bolpur Sriniketan Community Development Block of Birbhum. Consists of nine (9) Gram Panchayats (GPs) and Bolpur Municipality Area.

This Block was selected by the research team mainly for two reasons- (1) because of availability of Women Self Help Group in larger number in the block (as per data supplied by the Government agencies) and (2) easy accessibility of the panchayat offices,

villages and the respondents for the field investigators as well as the whole research team. This basically lead us to purposive selection of this block for this research study.

Research Design

Exploratory studies have, in the main, the purpose of formulating a problem for more precise and structured investigation. An exploratory study may, however, have other functions too, e.g., increasing the researchers' familiarity with the phenomena he wishes to study in a subsequent, more structured investigation or with the setting in which he plans to carry out such investigation. An exploratory study may also serve as a basis for clarifying concepts, establishing priorities for further research, gathering information about practical possibilities for carrying out research in specific real life settings. With this in mind the researchers have adopted the *exploratory study design* for this particular study

Pilot Study

Before conducting the final study, a pilot study was carried out by the research team to understand the basic situational analysis. During this period an exhaustive list of SHGc members from different pockets were developed for the operations area with help of Government Agencies like Panchayat Office, local Bank, Block Development Office, Rural Extension Center of Visva- Bharati University. The study did help to a large extent to make necessary addition and alteration in the interview schedule as well as selection and identification of proper tools and techniques as for need of the study.

Hypothesis

These are four specific hypothesis were framed for this study and tested by the statistical tools as appropriate.

1. SHG is a vehicle for women's economic empowerment.
2. SHG leads to the development of women's decision-making power.
3. SHG leads to the development of savings habit among the women.
4. The women who are below the poverty line are the members of the SHG.

Sampling

Purposive sampling is a non-random sampling method in which the sample is arbitrarily selected because characteristics, which they possess, are deemed important for the research. In purposive sampling, the research team has some belief that the sample being selected is typical of the population or is a very good representative of the population. This method ensures that those individuals will be included in the sample that is relevant to the research design.

The study was carried out with five hundred self-help group members from Bolpur-Sriniketan Community Development Block. The sample was selected from ten villages and fifty self help groups.

The collection of sample was done after obtaining secondary level information regarding existence of self-help groups in the selected villages. The villages were therefore selected primarily. The respondents were selected after getting necessary information about them from Block Office, Rural extension center of Visva-Bharati University and the village level organizations (Clubs, Mahila Samitis). The self help group members were selected purposively and interviewed according to their availability at their houses or workplace.

Variables and Statistical Tests

(b) *Dependent Variable*—Empowerment of women SHG members is regarded here as the dependent variable (denoted as Y).

(b) *Independent Variables* are the followings in terms of the SHG members' socio-economic status (denoted as X_1, X_2, \dots, X_{23}).

1	Marital status of the respondents	X_1
2	Age of the respondents	X_2
3	Caste of the respondents	X_3
4	Religion of the respondent	X_4
5	Family type of the respondents	X_5
6	Family size of the respondents	X_6
7	Education of the respondents	X_7
8	Family education of the respondents	X_8
9	Level of social participation of the respondents	X_9
10	Level of political participation of the respondents	X_{10}
11	Cosmopolitaness of the respondents	X_{11}
12	Respondent's access to mass media	X_{12}
13	Occupation of the respondents	X_{13}
14	Annual income of the respondents	X_{14}
15	Household assets of the SHG members	X_{15}
16	Duration of the self help groups	X_{16}
17	Number of members of the self help groups	X_{17}
18	Reasons for joining in the SHG groups	X_{18}
19	Purpose of bank loan taken by the self help group members	X_{19}
20	Training received by the SHG members	X_{20}
21	Agencies providing training to the respondents	X_{21}
22	Amount saved and deposited by the SHG members	X_{22}
23	Adoption of income generation programme by the SHG members	X_{23}

In terms of statistical tools; *Mean, Standard Deviation, Co-efficient of Correlation, Multiple Regression Analysis and t-Test* (alternative hypothesis has been accepted both at 1% and 5% level of significance) with their respective applicable formulas have

been used to analyze data, test hypothesis and establish relationship between the variables as and when required.

Tools of Data Collection

After completion of the pilot study, the research team did assessment of the situational background. Relevant review was also examined in order to develop questions on socio-economic conditions of the respondents. Questions on the status of the respondents as self help group members were given utmost priority. Semi structured interview schedule was developed at par with the objectives of the study. Close-ended questions were used in maximum possible number using established scales developed by Pareek and Trivedi and T.S. Raman for coding the responses to present the collected data through tables and graphs. The variable selected for the statistical tests were also selected after careful examination. For qualitative data *Focused Group Discussion*, observation methods were also used for in-depth understanding of the problem.

Data Processing and Analysis

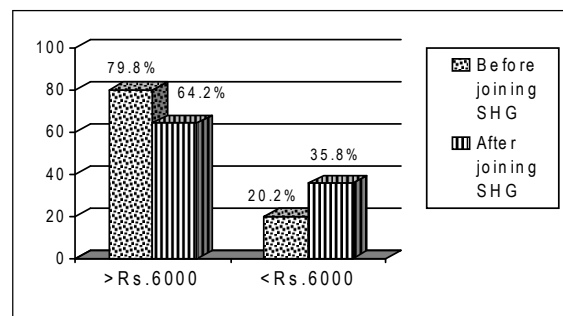
Primary and secondary data both were used. Secondary data was collected from the existing literature available in various government institutions and offices. Focused group discussion also gave us a lot of qualitative information as stated above. Those data were analyzed as and when required.

Primary data was collected through interview schedule and then it was coded on the code sheet and transferred into the codebook developed for the study. Data was processed with the help of computer using SPSS software. Various tabular and graphical representations were used towards meaningful interpretation of the facts and figures. Few statistical tests were also employed to test the variables at different significant level to establish the relationship among them

Major Findings

1. Figure 1 shows that the distribution of the respondents in accordance with their annual income. The figure reflects the annual income of the respondents before and after becoming a self-help group member. Annual income is classified into

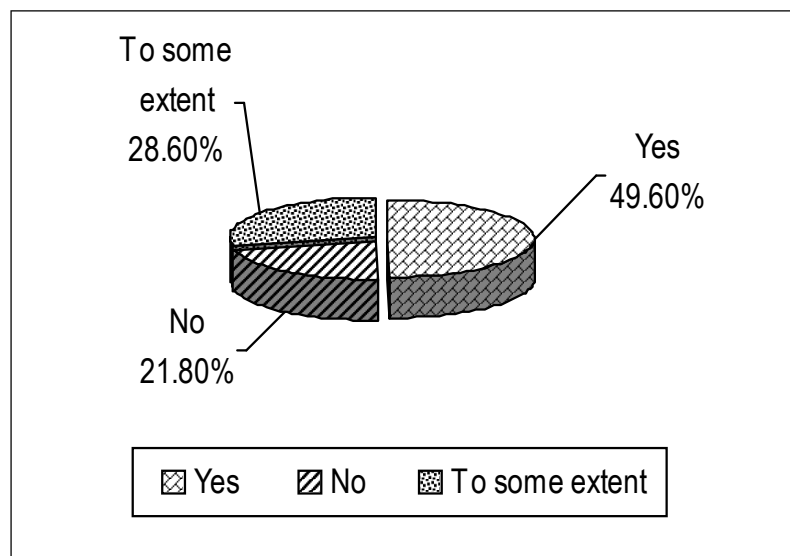
Figure 1



two parts i.e. those whose annual income is less than Rs. 6000/- (at the rate of Rs. 500 per month) and those who earns more than Rs. 6000/- (at the rate of Rs.500 per month) every year. The figure depicts a nominal change in the frequencies between the status before and after becoming SHG members. Income level of 15.6% respondents have gone higher as they entered into the income level of more than Rs. 6000/- every year. So it is distinctly visible from the figure that the women who are below poverty line are the members of the self help groups.

2. The SHG members who are associated with self help group for over ten years have higher level of empowerment than the SHG members whose association with self help group is yet to complete one year. So, self help group is a vehicle for women empowerment.
3. The respondents were asked about their savings habit as well as inculcating the same among other members. Figure 2 shows that the majority of the respondents (49.6%) think that they have played a positive role in inculcating savings habit among other members as well as among themselves. The next higher percentage (28.6%) thinks that they have succeeded in inculcating savings habit to some extent. The rest 21.8% respondents do not think that they have played any role in this regard. Therefore on the basis of the interpretation of the table it can be said that self help group leads to the development of savings habit among the women.

Figure 2



4. Only 27.6% respondents received technical skill training for undertaking different trade individually or as a group. Out of these 27.6% respondents majority of them (34.75%) have received training on design stitching (kantha stitch) since there is fair amount of demands of workers in this trade.

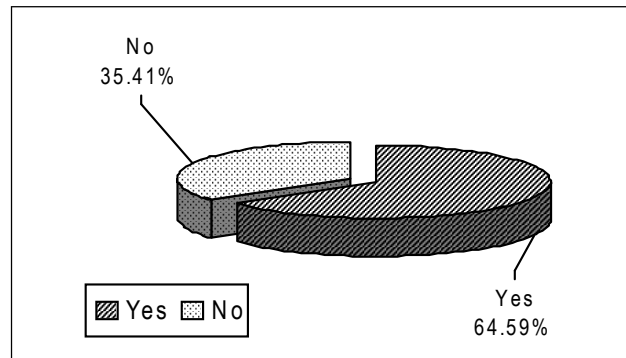
5. **Figure 3**

Decision taken by →	Status before joining SHG			Status after joining SHG		
	Self	Husband	Jointly with husband	Self	Husband	Jointly with husband
Education of children	21	438	41	83	327	90
Household expenditure	67	390	43	131	285	84
Household savings	73	365	62	147	274	79
Household credit	12	402	86	173	191	136
Availing health services	21	453	26	26	441	33
Creation of household assets	9	481	10	44	400	56
Purchase of cart/bullock	7	477	16	25	399	76
Adoption/selection of business	6	468	26	33	406	61
Settling down dispute	11	466	23	29	414	57
Hospitality of guests	71	220	209	249	76	175
Total Frequency	298	4160	542	940	3213	847
Percentage	29.8	41.6	54.2	9.4	32.13	84.7
	5.96	83.2	10.84	18.8	64.26	16.94

The comparative status of the respondents' decision-making ability within the family before and after joining SHGs has showed a steady increase as it reflects from the above Figure 3. Before joining the self-help group, only 5.96% women used to take decisions in the household activities independently. In 83.2% cases husband used to decide over the various family matters. There was a remarkable change that after joining self-help group 16.8% women are in a position to take decision independently. Before joining SHG only 10.84% women were consulted by their husband which has increased to 16.94% after joining self-help group, which means an increase of 5.1% has been observed.

6. Majority of the respondents (73.2%) were in the opinion that the participation in the self help group have not reduced their day to day conventional household schedule against a very small percentage of respondents (9.8%) who had opined positively.
7. Role of women in family planning is identified as one of the distinctive feature of their empowerment level within the family. The respondents were therefore asked about their participation level in family planning. Figure 4 shows the distribution of the respondents in accordance with their role-played in family planning. The figure shows that majority of the respondents (64.59%) had played a role in planning their families. The rest 35.41% respondents said that they had no role in planning their families.
8. The level of social participation of the respondents and their cosmopolitaness has significant impact on their level of empowerment. Majority of the respondents (40.6%) has general membership in different social and religious organizations. The next higher percentage (33%) has no membership. The cosmopolitaness of the respondents is regarded as their frequency of visit to several social and

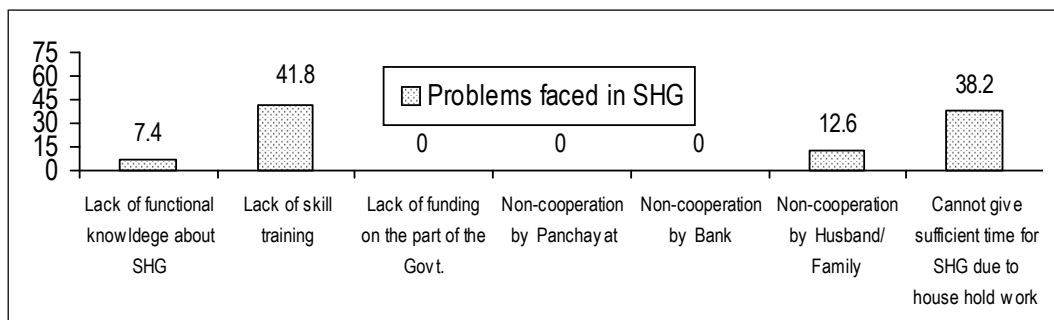
Figure 4



governmental organizations for fulfilling their household requirements. It has been found that the majority of the respondents visits the local bank for transaction as self help group members once in every month. Only 4.8% respondents visit the local market place everyday in connection with their business. The rest of the respondents go out of their families only when any need in the family arises.

9. The rate of political participation of the self help group members is very low. Only 14.6% directly take part in political activities where 23.2% expressed their willingness to participate in near future. Majority of the respondents (58.4%) said that they feel encouraged to participate in active politics after joining to the self help group and 78% of the respondents believe that political affiliation increase their level of empowerment in the family as well as community.
10. The women of the self help groups were asked about the kind of problems they generally encounter as a self help group member. The Figure 5 shows that the majority of the respondents (41.8%) had identified insufficient skill training as major constraints. The next higher percentage (38.2%) reported that due to household responsibilities they can not spend much time as it is required. Only 12.6% said that their family members do not extend their cooperation or encourage them to be actively involved in SHG activities.

Figure 5



Major Problems Faced by the Research Team:

These are some of the immediate problems, which the research team had come across during conducting the study:

1. It was a very difficult task to identify all the existing SHGs and their members.
2. Village level institutions and other official establishments were not so cooperative all the time.
3. The research team had also faced the problem in finding out suitable time for interview and to discuss with the SHG members because of their busy and to some extent irregular time schedule.
4. The study was to finish within one and half year time. So time constraints were another problem. More time would have helped us to explore the problem more deeply and analytically.
5. Some of the statistical results were not absolutely perfect due to various factors, which were beyond control.

Conclusion

Empowerment process starts with the very beginning of group formation. Gradually the members of the groups become aware about various social and technical issues related to the activities of the group. Initially they learn and gather information from each other by experience sharing during group meetings. They take the opportunity to participate in capacity building programme whenever they are exposed to such environment. The group members also get the opportunity to be exposed with Government agencies, panchayat, Bank and block Office etc. when they visit these offices to contact resource persons on behalf of the groups, During the group meetings they decide over the group activities, programmes to be undertaken, services to be accessed etc.

The findings of the present study attest to the positive to a certain extent, impact of the self-help group movements in the Bolpur-Sriniketan Block of Birbhum District. This study reveals that the vast majority of the women of self-help groups have been able to achieve consciousness about the function of local Self- Government, politics, health awareness and child health care. They are also showing a positive attitude towards self-reliance and small family norms as well as acceptance of services provided by development agencies. These women are also gradually taking decision independently in their 'household affairs', economic matters, child education, child health care and family welfare. Thus they are not only participating in capacity building process but also utilizing their acquired capabilities to improve their quality of life in a holistic manner.

Suggestions

After having completed the study we had realized some of the issues which may be presented as suggestions for better, productive and more useful contribution of SHGs towards future development of the groups' functioning.

1. Representation of at least one member from each self-help group may be included in the Gram Panchayat Level Committee in order to develop the inter-group and inter-village communication network and effective sharing of information amongst the members.
2. Need based and local resources based training programmes for SHG members to enable them to collect raw materials, production and marketing.
3. Since most of the SHG members are housewives, home- based production should be promoted so that the members can make optimum use of their time and get required assistance from her family members.
4. Publication at local level by government machineries regarding the success stories of SHGs to encourage the members and more motivation towards their goals.
5. A block level federation of SHG members can strengthen the movement to a large extent as well as encourage the population to come forward and be aware of their rights and responsibilities.

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