

A QUALITATIVE STUDY ON ROLE OF SHGs IN RAMNAGAR-I BLOCK, PURBA MEDINIPUR, WEST BENGAL, INDIA

Submitted By:

Santu Samanta
State Aided College Teacher-II,
Department of Sociology
Ramnagar College, West Bengal, India
Email: santu.sociology@gmail.com

Abstract:

Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources. Women's empowerment is the way or a social action in which women elaborate and recreate what it is to be in a circumstance that they previously were denied. Empowerment can be defined in many ways, however, when talking about women's empowerment, empowerment means accepting and allowing people (women) who are on the outside of the decision-making process into it. This puts a strong emphasis on participation in political structures and formal decision-making and, in the economic sphere, on the ability to obtain an income that enables participation in economic decision-making. Empowerment is the process that creates power in individuals over their own lives, society, and in their communities. People are empowered when they are able to access the opportunities available to them without limitations and restrictions such as in education, profession and lifestyle. Feeling entitled to make your own decisions creates a sense of empowerment. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training. Women's empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society.

Keywords: Empowerment, participation, powerlessness, society

Introduction:

A life of dignity is the right of every citizen and poverty is an obstruction to a dignified life. Of the 136 crore of Indian people who live in absolute resource are often not recognized and regarded so, due to their inferior positioning in the society. According to the reports of the United Nations Millennium Campaign to halve world poverty by the year 2015, women make up two thirds of the adults worldwide who cannot read or write, work two-thirds of the world's working hours, earn only 10 percent of the world's income and own less than 1 percent of the world's property. Women are the poorest of the poor, thus women empowerment is a matter of basic human rights. Hence, International Conference on Population and Development (ICPD) held at Cairo 1994, called attention to women's empowerment as a central focus and declared that if human development is not engendered, it is endangered. Considering all these factors, women empowerment is very inevitable for the overall progress of community and the country which is also stressed in Millennium Development Goals (MDG-3) (to promote gender equality and empower women). 'Empowerment' is a continuous process by which powerless people become conscious of their situation, organize collectively to improve it and access opportunities, as an outcome of which they take control over their own lives, set their own agenda, gain skills, solve problems and develop self-reliance. In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level by empowering women. The first organized initiative in this regard was taken in Gujarat in 1954 and was given a more systematized structure in 1972, when Self Employed Women's Association (SEWA) was formed. Major experiments in small group formation (SHGs) and its linkage to the bank for credit delivery at the local level were initiated in Tamil Nadu and Kerala about two decades back. These initiatives gave a firm footing to SHG movement in these States. Self-help groups are small voluntary association of poor and the marginalized people preferably from the same socio-economic background which has actually become the vehicle of change for the poor and marginalized people to be released from the clutches of poverty. Though there are 1399 SHGs in Ramnagar-I block and most of them are managed by women, yet the information about empowerment especially from the rural area is lacking. Thus this study was planned with the objective to assess women's perception about poverty around the globe, about 70 % are women. For these women, poverty doesn't just mean scarcity and want, rather, rights denied, opportunities curtailed and voices silenced. Women, who

represent half of the human the role of SHGs in improving their situation (empowerment) in rural ramnagar, Purba Medinipur.

Methodology:

Qualitative study design was adopted to explore the women's perceptions of their improvement in different domains. These domains were our major parameters for the study: freedom of mobility, ability to purchases, household decision makers, political awareness, economic dependency, freedom from domination etc. Before conducting the main study, a preliminary meeting was held with a non-governmental organization. Preliminary Focus Group Discussions (FGD) were conducted among two SHG group members. Thus, for the main study, a total of ten SHGs were selected from Ramnagar-I, block based on feasibility. About ten FGDs were conducted (one each) among the group members of the SHGs and their perception of improvement in different domains (before and after joining SHG) was obtained being moderated by the principal investigator from March to July 2011. Field notes were taken by the trained note takers. At the end of FGD, participants were also explained to depict their group's perception (group consensus) before and after joining SHGs for all the domains on chart in the form of spider diagrams. It was graded from zero to five in each of the five arms of the spider diagrams; zero being the worst and five being the best condition. It was well explained to them and then corresponding area covered before and after joining the SHG was plotted for visual representation. Manual Content analysis was done and themes were generated.

Results:

The findings of the study were broadly categories in some domains. These were:

1. **Freedom of mobility:** It was observed that before joining to SHG women are depending to their entire family members (mostly male member) for outward activities or work. After joining SHG they achieved more freedom of mobility and outward activities (taking children's to their schools and purchases daily household things) without any hesitations. They were able to go the banks, shops, and distant kin places independently. As mentioned a member "*Previously (before joining SHG) my*

husband drop me whether I had to go any relative's house or any shop. Now I can manage alone"

2. **Ability to Purchases:** Purchasing ability of the women highly increased after joining to SHG. Almost all the members of the family who are earning they were independently purchasing for their household. As mentioned a member *"When I was jobless or I do only household work, I had no money to purchase minor things and also permitted by my husband, but when joining SHG was completely change"*
3. **Households Decision Makers:** Almost all the group members argued that their involvement of decision making in their family had been improved rather than when they did not earn. Now their family members (mostly husband) consult with her to make a decision like; buying a TV, children's carrier and children's education etc. However some women felt that they developed their decision makers condition, and even when a decision is not valid they also against their family members.
4. **Political Awareness:** After joining to SHG the members' level of awareness in political, educational and social was increased. After joining SHG they well known their local political leader and some knowledge about their society. They knew the legal marriage ages of girls and boys. Date of election as well as nominated persons. Many members felt that they were able to decide who to vote. They were also involved political campaign and protests. They were also protests to MLA not fulfill their previous demands.
5. **Economic Dependency:** Many members said to have opened savings accounts in bank or post office after joining SHG and were having regular savings. Thus, they were able to avail loan against their savings and utilized in various income generating activities like making incense sticks, retail shop, dairy, transport business etc. either in group or individually. Some members invested money in making new house or in gold as they thought that these were profitable investments for long term. They were also able to make useful expenses which were difficult for them to do before, because of financial crisis in family.

6. **Freedom from Domination:** All the group members invariably experienced a change in the attitude of their husbands and other family members and felt relatively relaxed from domination after joining SHG. They said that previously, they were ill-treated, verbally abused and were even beaten by their husbands but after joining SHG, they were treated with respect in their families. Few women said that they could voice against any ill treatment from family on them. As said by them, *“Now they (family members) are not treating us badly. We also help in the family’s financial assistance as we have become part of the family income”*

Discussion:

The study tried to explore perception of women regarding their empowerment in various domains. We marked a definite position after the join SHGs than they were before. For visual presentation we are tried to show in a diagram in figure 1.

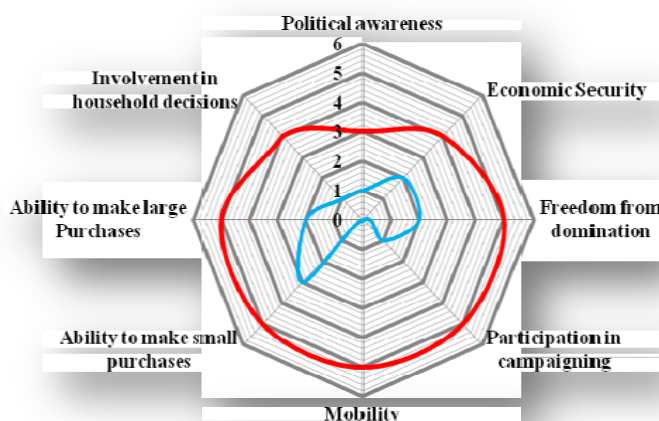


Figure 1. Diagram showing position of women in different domain (Blue line) - Shows before joining SHG. (Green Line) Shows after joining SHG

It is known that SHG extended to the unreachable poor women. SHG and micro finance system have brought a tremendous change their life status at the grass root level. We tried to show how all this could happened, in figure 2.



Figure 2. Diagram Shows process of empowerment

It could be explained that after joining SHG their capability has been increased and increased their income level that's why they contribute to help their household expenses. They would successfully plan their household budgets. All of these collectively improved their family relation. The women of the study too said that they could even voice against the mal-treatment against them in families. Further, they improved their positions in their families could be noted from the statements "previously we were addressed with disrespect and now our husbands call us with respect." We too noted that in our study the members felt that all these were because they contributed significantly to their family income. Naila Kabeer's study of Small Enterprise Development Program (SEDP) from Bangladesh⁹ showed a direct causal link between the women making contribution to household expenses and a reduction in their abuse level in families. In India, the Working Women's Forum⁴ too found that about 40.9 % of its members experienced reduction in domestic violence because of personal empowerment, while 28.7 % were even able to stop it through group action. Centre for Self-Help Development (CSD) in Nepal ⁴ also noticed that women's

empowerment exerted greater resistance to physical abuse on them and their husbands' addictions like alcoholism.

All the participants in our study unanimously perceived **freedom in their mobility** after joining SHG as they were involved in income generating activities and were managing their routine outdoor activities independently. Some of the respondents were capable of travelling alone even to long distances which was previously unthought-of. Studies from several microfinance and microenterprise support programs had observed significant improvements in women's status in their family and communities after joining those. Women's increased **economic capability** had improved their position in society by their substantial financial contribution to their families which conferred greater value to their views and gave them more entitlements in the family and in the community. Similarly, the perception of women of their position in the society in our study was very positive. All of them felt to have received more respect in family and community after joining SHG, particularly from the male members. Their success had paved the way to be valued and respected in society. As quoted by a participant, *'the SHG by itself is respectable; people are holding meetings with us, only because we have joined the group'*. The CSD program from Nepal and Freedom from Hunger program from Ghana⁸ also reported increased respect of their involved as a candidate for public office or as a member of the community's syndicate than the non-clients. It was also opposite to the findings of Working Women's Forum (WWF) in India, where over 89 % of its members had taken up civic action for pressing problems in their neighbourhood, showing that microfinance and political empowerment can be complementary processes.

Conclusion:

SHG are they one and only instruments in women's empowerment. In the present study we also show how SHG played an important role in empowering women as well as increasing their earning ability and also increase political awareness and freedom of mobility. SHG had provided a common platform of women where they can solved their individuals problems and improve their family relation and also increase their earning ability. Since the study based on sample, if sample taken from wider area rural area West Bengal, India it could have given us a better picture. But we recommended that the SHG plays a great role to empower of women. Government should provide interest free and subsidiary loan to the SHG to help them to eradication their poverty and also increased their empowerment level.

References:

1. **Oommen, P.** (1995). Economic and social empowerment of women through Self Help Groups. *Kurukshetra*, 4–8.
2. **Puhazhendhi, V.** (2000). Evaluation study of Self Help Groups in Tamil Nadu. *Indian J. Agri. Econ.*, 450–451.
3. **Raghavendra, T. S.** (2001). Performance evaluation of Self Help Groups: A case study of three groups in Shinoga district. *Indian J. Agri. Econ.*, 56: 466–467.
4. **Rao, V. M.** (2002). Women Self Help Group Profile from Andhra Pradesh and Karnataka. *Kurukshetra*, 50(6), 26.
5. **Kulkarni VS.** *International Fund for Agricultural Development. Women's Empowerment and Microfinance, An Asian Perspective Study. 2011. p11-37. Available at: <http://www.ifad.org/operations/projects/regions/pi/paper/13.pdf>. Accessed February 12th 2012.*
6. **Cheston S, Kuhn L.** Empowering Women through Microfinance. 2002. Available at: <http://video.opportunity.org/website/Empower-Women-Paper.pdf>. Accessed December 8th 2011.
7. **Government of India**, Second Administrative Reforms Commission- 9th Report, *Third Sector Organisations at the Local Level – Self-Help Group*. 2008. p 68-112. Available at: arc.gov.in/./ARC_9th_report.htm. Accessed March 30th 2012.
8. **Sarkhel, Jaydeb and Mondal, Triptimoy (2013)**, “An Overview of the Self- Help Groups in Tribal Inhabited Jungle – Mahal and Their Role in Women Empowerment: A Case Study of Ranibandh Block of Bankura District, West Bengal”, *Business Spectrum, Volume –III, No.-I, January-June, 2013, Pp 30-40*
9. **K. Rajeswari & D. L. Kusuma**, *Influence of the Self Help Groups on the Socio- Economic Empowerment of Women, International Journal of Humanities and Social Sciences (IJHSS), Volume 5, Issue 6, October-November 2016, pp. 65-72*