

Chapter: VI

Conclusion

Participation of women in the democratic process as discussed in the introductory chapter can be seen as an outcome of various interlocked situations – poverty, socio-cultural construction of society, failure of ownership entitlement to women, economic dependency of women – just to mention a few. Through an intensive field based survey and case study, this thesis has established that the intervention of SHGs as the variety of Micro-finance in rural economy addresses the above mentioned situation with certain positive gains for the economically marginalized women that had not been established even after the 73rd and 74th constitution amendments of India. Thus, this chapter links up the main research question with the survey report and draws conclusion by establishing the hypothesis that SHGs as tool of poverty alleviation, in effect, empower women. Of course, both of these processes (poverty alleviation and empowerment of women) develop women's participation in the participatory democratic process.

6.1. Analyzing the Link

6.1.1. Addressing the Question of 'Reduction of Feminization of poverty'

The study has started its journey with the research question – ‘to what extent does MF address the problem of reducing feminization of poverty?’ .Feminization of poverty refers to a situation in which women and girls become the maximum victims of poverty due to intra house hold inequalities and biased treatment against them. Poverty does not only denote marginalization due to an income based incapacity in fulfilling the basic needs of a person but also connotes incapacity to live with a choice of alternatives required for living with freedom. In terms of both these incapacities, it has been empirically observed that women or girls are comparatively more excluded than their counter parts – the men or boys. Valentine M. Moghadam observes that “the growing visibility of women’s poverty, it is argued, is

rooted in demographic trends, 'cultural' patterns, and political economy" (Moghadam, 2005, p.1). Empirical findings placed in this thesis convincingly establish that SHGs especially in the variety of MF as available in West Bengal actively fight against those cultural patterns and political economy.

From the survey, it is evident that the feminine needs or 'gender based poverty' (for detail see Introduction) in a rural family is addressed quickly, if the female members have some sort of savings or the female members can arrange some money for them at the crisis period of their family. As a result, percentage of fulfillment of feminine needs like presence of toilets within house or delivery at the hospital instead in the hands of a quack doctor is higher (57.52% & 72.3% respectively) in case of women belonging to SHGs than in comparison to the non-members (37.5% & 64.5% respectively) and it becomes usual practice for those families where any member is attached with some group. The narrative of Sabita Murmu who earns money with the help of her group's capital (see the survey chapter – life cycle perspective; story 2), and fulfill her desire to buy gifts for her nephews even without the permission from her husband, establishes this finding. Thus, the empirical findings from the survey lead to the conclusion that SHGs in Burdwan district have developed certain spaces in family for the BPL women that resists the factors leading to the feminization of poverty in a structured patriarchy.

In West Bengal, as per the guidelines of the program of SGSY, SHG movement targets women as agents of MF to alleviate poverty through the development of capability at economic, social, political and psychological level. Economically marginalized women – having little or no personal capital, for starting business, avail of this opportunity which was created by the movement, and they earn money for their families as well as for themselves. The empirical survey reports that out of the total number of interviewees, 63.5% (75) women avail that opportunity of loan (which a BPL person can get because of her/his membership at some group) for their needs (both for business and personal reason). Even, 22.66% (17 in numbers) availed this facility of loan from group twice or thrice times.

Actually in India, where a handful of women are entitled in ownership of land or any other valuable materials (in many families jewelries are not

possessed by women alone), it is very difficult for a general banking system to sanction loan to a woman. It is because, in general banking system the rule is that of to deposit valuable documents (of land or certain amount of money) as guarantee for sanctioning any loan. SHG fights against this cultural pattern of ownership, providing opportunity to SHG women to get loan without any guarantee and fulfill their needs for capital required for a business or for personal necessity. Besides the rate of interest of the loan amount remains very low.

Earlier to the SGSY, women had to depend on the *Mahajans* to fulfill their personal consumption needs (repairing house, medical treatment, children's education, expenses on children's marriage etc.) and would fall in a 'debt trap'. Empirical findings from the survey establish that after formation of groups, the women have shrugged off the dependence on private moneylenders and repay the loan timely to get the second chance.

Other than consumption purpose, the survey explores that out of the total 113 women, who have attached with SGSY group, 77.3% (58) women availed of loan from CC account and among them 94% (55) have used it for business purpose . Thus, it proves that SHGs could be able to fulfill the needs of finance to economically marginalized women in a sustainable manner and women could use the loan amount for both business and non-business purpose. In this way, with the help of the group's capital group-women are in an advantageous position to fulfill their own needs and to grab on feminization of poverty both on monetary and non-monetary spheres in comparison to the non-group members, since non members are excluded from getting loan easily with low interest.

6.1.2. Addressing the Issue of Women Empowerment

Dominating cultural pattern in India has given rise to patriarchy, where males are the dominating authority figures central to any social organization. The policy making role of the political leadership, moral guardianship, tradition of proprietorship belonging to male figures – all these resist a lady to get ' a room of her own', in her society. Consequently her capability remain

unexplored, economic independence remain ruined. Political role of policymaking remains gender biased and as such, her options of 'freedom' – "the range of option of a person has in deciding what kind of life to lead" (Dreze & Sen, 1995, p.10) – remains absolutely limited. From here, one can move on to the issue of empowerment of women. This thesis denotes process of empowerment of women in socio-economic and political sphere from the 'post colonial' or 'third world women empowerment' perspective. Postcolonial theory of empowerment of women is related with the view that necessities of women in third world countries are different from the western countries and hence issues of empowerment of women in these countries are not similar to the women of western countries or the mainstream feminist theorists. Here empowerment of women means women are the agent of change in their own lives as well as to their families or to their society. From this perspective, this study shows that since women's lack of access in finance has been decreasing due to micro finance institutions like SHGs, a sense of empowerment – especially 'power within' – has been developing within women in socio-political and economic sphere according to their economic and social background. Actually after an extended attachment with some group, a sense of "we feeling" has developed within a woman, which is the cause of confidence of them. Experiences from survey indentify that in cases like protest against social evils, anti-superstitions movement, anti-dowry movement, anti-child marriage movement and / or anti-liquor movement, group members have revealed liberal and progressive views as against the patriarchal social values. This study explores that among the interviewees 48.7% women are against dowry system, 88.2% disagree with child marriage. Interestingly, all of these women are from some groups, majorities are from those groups where their attachments have been extended for more than 3years. It means group movement develops the capabilities to choose the better life. This progressive attitude of group members has put an impact also upon the inactive women folk of the Burdwan district. As a result rate of protest against any anti social activity from the group members are higher in comparison to that of the non-members. Social prestige enjoyed by the BPL group members keep them in an advantageous position to make other BPL wretched women convinced about their social rights, financial rights and the

inactive women also get confidence from the promised support of a well organized group.

Besides, after being attached with some group, woman's mobility in society increases, since they are bound to go to public places to attend monthly meetings and/or to deposit savings amount to bank or so on. It develops a 'familiarity' of the group-members in the society. They become acquainted with the office works and governmental process. In this respect, one could remember the autobiography of Mrs. Baksi (see the survey chapter – life cycle perspective; story 1) where she has told the story of development of self-identity at local level. She also expresses that the movement develops a space for women from conservative families and Muslim families to step outside of the family or house. That way SHG movement has an impact in developing capabilities to the low-income group women in the social sphere.

Regarding the economic empowerment of women, researcher has viewed the issue from three angles – first one is of about 'regular savings', second thing is related to 'moveable asset(s) generation' and the third one is from the perspective of 'possession of pocket money'. Survey report reveals that women from some group strongly agree with the view that, per month compulsory contribution to the savings account of their group develops a habit of savings within them. Earlier to the formation of some group, the present members of the SHGs did not know the proper use of savings, as they had no savings account in their own names. As a result, whatsoever they could save could not be utilized properly. However, after the involvement with some group, they have become aware of it and could utilize their savings amount according to their needs. This savings amount produces a confidence to them that they have some sort of assets in their own names and they can utilize it at any time. Survey explores that after being attached with some group, 39.4% women started to earn although the earning amount was very low. But since they have earned it regularly, they were not always dependent on the male members for their pocket money. Obviously this little bit of economic strength empowers women psychologically to fight against patriarchal deprivation.

To denote political empowerment of women, this thesis identifies reservation for women in local governments as a 'space for women' in politics. In 1993, the 73rd Constitution Amendment Act has been implemented throughout India for increasing women's participation in politics. Reservation of 1/3 seats in every *Panchyat* has been made constitutionally mandatory for the women and also 1/3 of the office-bearers have been reserved for the women. Again for the SC and ST, number of seats in every *Panchayat* remain reserved in accordance to their proportion to the general population; and among these reserved seats of SC and ST, 1/3 seats always remain reserved for women from SC /ST [The Constitution of India, Part IX, 243-D(1&2)](Annex: IV.5). That way 73rd amendment act is an epoch making act which opens up the mandatory provision for women empowerment in the grass root democracy of politics.

But, making of act does not always ensure the implementation of the act, especially when there is a political culture, which is gender biased, wrapped up with patriarchal values and obstructive to women to play a firm role in policy making in every step of politics. Women, although are elected in *Panchayat*, often are not allowed to take decision with their own intellect. Male members from the family as well as from the party guide them. As a result, in many states a new institution in the name of "Pradhan-Pati" administers local governance, although he is not an elected member. In this situation SHG movement provides a vital training for the development of leadership quality since in group only women can play the role for office-bearer(s) like 'Group leader' or 'Secretary' or 'Cashier'. Obviously, this new type of leadership role makes women more confident to play their role in the administration of *Panchayats*. The survey expresses that women, who hold the post of office bearers in some group, are more willing to be elected as members in *Panchayat* than the general members of some group are. 33% women, who act as office-bearer in some group, are willing to contest in general election; where 20% women who are general member in some group express their willingness to be elect.

Again, through the group activity women have achieved the power of negotiation in politics. Because of unity, women boldly can argue for their demands and negotiate with the decision in favor of them. From the survey it

is observed that when a type of service-providing job is given by the *Panchayats* to a group that is decided based on the performance of that group. If the best performer does not get that chance then they negotiate with the *Pradhan* or in some cases with BDO. The study explores that after being attached with some group; women have become conscious about and realize the importance of the activities of the *Panchyat*, whereas earlier to such attachment with any group, the same women used to hold an indifferent attitude to this institution. Thus through SHG, marginalized women become politically conscious regarding the role of *Panchayat* as a policy-making institution.

6.1.3. Addressing the Question of 'Income Generation and Sustainable Livelihood'

Apart from this general empowerment effect, as far as the capacity of SHGs is concerned in providing sustainable livelihood for the BPL women, the survey reveals that although SHGs generate income for the BPL women to a certain extent, it fails to provide an alternative sustainable livelihood for them. Primary aim of the SGSY program is to bring every assisted family above the poverty line (poverty line has been calculated by the Tenth Planning Commission, 2005-06 [Planning Commission, n.d] where income based poverty line has been kept as Rs. 368/per head/per month) in three years. ... (A)s a holistic program of micro-enterprise it covers all aspects of self employment, viz, organization of the rural low-income group into Self-help groups and their capacity building, planning of activity cluster, infrastructure build up, technology , training for credit and marketing management etc.(SGSY guidelines, 1999). In the field survey during 2008-09, among 124 interviewees (group and ex-group members), 15 interviewees, who were attached with some group, expressed that they had earned more than Rs.500 and only 1 of them earned Rs.1000. Of course, this income is not sufficient for a BPL woman to run her family. As a result, very limited groups are able to turn their endeavor to an enterprise. With these small earning, women can neither feed their family alone nor re-invest that amount as a capital of business. In the second phase of survey it was evident that because of the lack of sustainable income generation many groups are

not working at the mainly Kaknsa Block and in a small area of Aushgram-II and Salanpur Block. As a result, the movement, in terms of income generation and providing sustainable livelihood, is incapable of intervening into the rural economy of India especially in the district of Burdwan, West Bengal.

6.1.4. Addressing the Question of 'Development of Capabilities of Low-income Group Women'

Despite the failure in providing sustainable livelihood to the BPL women, SHG movement substantially contributes to the development of capabilities of the low-income group women especially in the decision making process. Dreze and Sen have argued that "(T)he notion of capability is essentially one of freedom – the range of options a person has in deciding what kind of a life to lead. Poverty of a life in this view lies not merely in the improvised state in which the person actually lives, but also the lack of real opportunity given by social constraints as well as personal circumstances – to choose other types of living" (Dreze and Sen, 1995, p.10-11). Agreeing with Dreze and Sen, this research establishes through the survey that SHG movement has opened up more opportunities to develop the capabilities within women especially in the decision-making process at every sphere of life like in their families, in society, in the structure and process of government. After being attached with some group, women become capable of taking decision in the family matters like children's education, health, or of about her own expense and/or health or of about the question to go GP/PS office and/or to cast vote and/or to attend any political meeting. This control over decision-making develops a capability within the low-income group women in choosing decision from alternatives.

6.1.5. Addressing the Question of 'Development of Capabilities of BPL Women and Their Participation at PRI'

Obviously, the capability development seriously affects women's participation in a qualitative manner at the *Panchyati Raj* institution. After formation of some group, women could realize the necessity of *Panchayat Raj*

and their visit at *Gram Panchayat* office have increased. Before formation of group, women would hardly visit the *Gram Panchayat* or *Panchayat Samity's* office; they used to feel shy to go there and talk to the officers. But after formation of group, because of their own requirements women communicate with the offices of *Panchayati Raj* regularly. The field report shows that out of the total group-women 61.05% women have started to attend the *Gram Sansad* meeting after joining some group.

Again, as per as political decision making is concern, SHG movement with regards to PRIs – the basic institution for grass root decentralized democracy in India – has paid a participatory political culture in West Bengal. It has been evidenced from the field area of the district of Burdwan that 57.62 % women from some group have confessed that they have placed demand in *Gram-Sansad* meeting where only 15.62% women, who are not members of any group, agree with that view of group-members.

Besides, involvement with some group develops a 'bargaining capability' (Osmani, 2007) within women. In the survey chapter, it may be observed that women bargain with the *Pradhan(s)* related to the 'job-role' or the mistake in BPL enrollment or the nepotism of allocating funds of e.g. *Indira Awas Yojana*, *Bardhyakya Vata* to the villagers.

The datas, collected of economically marginalized women, on the participation in the decision making process of *Gram Sansad* meeting, or on the attendance at *Gram Panchayat* and *Gram Sansad* meeting, or of their involvement in political activities in favor of claiming their rights or of about their increased involvement in political activities after becoming member of the SHGs – evident that SHGs act as an active means of empowerment of women by developing capabilities of women in socio-political and economic arena. In fact, because of this character of SHG movement, all the political parties in West Bengal have used SHG policy as an instrument for mobilizing women towards them.

However, this is not to suggest the negative side of SHG movement in West Bengal. In fact, the capacity of SHGs as an instrument of political mobilization has made it an effective instrument of women empowerment, where women themselves become the agency of change in their socio

economic and political status. Methodologically this research has controlled groups as well as experimental groups during two periods – namely Left-front government period and the initial year of All India Trinamul Congress government period after the 34 years. Researcher took comparable units of BPL women as active group members, ex-group members and non-group members. Based on comparison between SHG members with non-group members as well as ex-group members in two different phases of political regime, researcher concludes that the BPL women become more aware of their demand and rights once they form some group and make use of legitimate political channels to realize these demands. Hence during the Left-front regime dominant Left-front party CPI(M) utilized SHGs as the mechanism of mobilization and during the second phase of survey in 2011-2012 that it has been found that the current ruling party All India Trinamul Congress is following the same suit of utilizing SHGs for mobilizing their BPL women supporters.

Development of capabilities of BPL women and its effects on their participation at PRIs could be analyzed from the perspective of developmental administration. Because of the developed capabilities group women have become able to participate in PRIs as connectors between the administration of PRIs and the rural community. Government officers of the PRIs communicate with the leaders of SHGs to announce as well as implement government program like health program, BPL card or '*Adhar-card*' distribution, special fund allocation scheme for ST/SC beneficiaries etc. in the rural areas. Group-women play this role gladly since they feel honored and draw some respect from the community for performing this role. Thus, by performing such type of new role, group-women become more and more attached with PRIs and their involvement with decision-making process is accelerated because of this bonding.

From a comparative study among the three blocks, it is evidenced that participation of women in politics is higher where group movement is more vibrant than the other blocks and women lead a better life style in comparison to other blocks. It also comes out from the field survey that those women, who have overcome the income-based poverty level belong to this

block; although majority of women have not achieved the same amount of profit from their business or entrepreneurship.

So in that way Self-help-groups apart from income generation have served for the cause of spreading participatory democracy in West Bengal.

6.2. Limitations of SHG Movement

Self-Help-Groups as a variety of Micro finance have been introduced under SGSY in West Bengal under the policy of the central Government of India for poverty alleviation. The program, SGSY has been introduced at the rural level with the collaboration of the DRDC and the PRIs. Since 1999 it has made a rapid success over time covering 31 *lakhs* SHGs (Report of the Committee on credit related issues under SGSY, Department of Rural Development, 2009, p. iv) although the movement has been criticized for its failure in alleviating poverty.

From the poverty alleviation perspective, Farooque Chowdhury has criticized the micro-credit system as a "safety valve" of the 'neo liberal idea of shaking off state's responsibility, especially throwing away the responsibility of providing employment, (that) carries the risk of taking away legitimacy of status quo" (Chowdhury,2011,p.01). For him, before entering into market, questions like amount of operating cost, competition between microcredit operators, viability with debtors' declining capacity, risk of credit bubble etc. need reliable answer. But the *policy* do not pay attention to these problems and has failed to make an appropriate link with the market. Department of Cottage and Small Industry has arranged occasional fairs for this purpose but those are not sufficient for this extended activities.

Again, the aim of the program – 'bank at door step' could not be materialized full-fledged due to the rigorous rules and process of the banking system. In this SGSY program, preliminary finances are provided by the government as 'Revolving Fund' and then bank sanctions the large amount of loan. On the issue of bank loan, bank examines all necessary documents like cashbook, savings book etc. and after that, verification loan is sanctioned. No

doubt, this is a lengthy and rigorous process, which is difficult to be maintained by the economically marginalized as well as less educated women. More over every Bank does not follow the same rule for loan transaction. Even, in some cases certain banks refuse to conduct SHG-Bank linkage program due to staff constraints and women are forced to open their account to another distantly located bank. In most of these cases, groups become inactive since women lose their interest to operate savings account regularly.

Once groups become defunct and fail to repay loan, all those group-members including their family members become ineligible for applying any bank loan. Therefore, a sense of fear grips within the low income group people and they remain unwilling to transact with nationalized banking system. Consequently, the private moneylenders, from whose clutches SGSY wanted to free the BPL women, utilize the opportunity to spread their debt trap for the BPL women. In the survey, a BPL woman rightly told that "*sarkarer khatai nam uthle anek jhamela*" (it becomes a big problem, once your name is enrolled in any government institution).

Lamia Karim another critic of Micro-finance considers group movement as a systematic institution for disempowering women. As she viewed, in most of the Micro-Finance program including the SHG scheme under SGSY program loans are given to women and this priority sometimes become a burden for them – male members in most cases create pressure on the female members of the family to avail of that loan. Thereafter the husband or kin male members of that woman (debtor) use the loan, although principal borrower, the said lady remains responsible to repay the loan. In the countries like India where male domination is extreme, it is possible to remark by a male person that, "since their wives belong to them, the money rightfully belong to them" (Karim, 2008, p.18). Besides, instead of developing some enterprise women most of the time borrow loan for the immediate needs like buying food, paying dowry, repaying an old debt etc. Therefore, through micro-finance, women become unable to generate income as well as exert control over poverty discrimination based on gender.

Similarly social activist Swati Bhattacharya hunches that empowerment of women through SHG has faced a challenge from 'Party

domination and Patriarchy' (*Partyantra and Purushtantra*). She quotes the language of a group-woman in her writing that '*Panchyats* are run by those political persons who are the members of a party and they are never in favor of 'freedom of women' or of 'unity of women'. They (political persons) always want that women abide by their lessons and advices". (Bhattachariya, 2008; in a translated form from Bengali language)

Moreover, radical feminists argue that in the name of income generation SHG movement exploit human labor of a woman. Adding to their traditional domestic work, women have to spend time for their group's business. As a result, the total profit ideally calculated based on total times (time for domestic work + time for group's business), turns into a meager figure.

The Voluntary Operation in Community & Environment identified another shortcoming of the SGSY program in their report 'A Report on the Success and Failure of SHGs in India – Impediments and Paradigm of Success, 2008'. According to that, report the defect in the BPL lists is another reason for which SGSY program remains ineffective. As a result, veritable economically marginalized women become unable to form some group under SGSY program and "when it comes to actually selecting the beneficiaries for any scheme, it is easy to focus on one's supporters and give the genuine needy a go-by" (VOICE, 2008, p.92).

From the organizational perspective, the program has faced another flaw, which adversely affects the aim of the movement and the empowerment process of women. At the time of the introduction of the program, different branches of different nationalized banks were directed to form some groups and Manager initiated to achieve that target so that their branch could score a better number in terms of activity status. At the same time, NGOs were interested to organize some groups for getting incentive for forming as well as nurturing of those groups. On the other hand, political parties, for mobilizing rural power, become attentive to develop groups. Thus, all the agencies because of their own interests became involved with the movement and their target were to increase the number of the SHGs. Through the survey, it has been observed that group-women do not know the actual

purpose of the group. They (group-women) only knew that "if they could form some group, they would get money from the government which is non-refundable" (as reported by the interviewees at the time of interview in field survey).

6.3. Suggestions

This thesis is mainly based on the primary data from the field and from there researcher has identified several shortcomings from both organization and functional level. At the same time beneficiaries of the scheme also reported their problems. Based on the experiences researcher has developed certain observations, which may be followed in making policies in future:

- Groups should be formed based on actual aim and objectives of SGSY. During the second phase of survey it has been found that many of the SHGs, which were very active during 2008-09, became inactive during the current political rule. One reason of this is off course the lack of mobilization and nurturing of the SHGs by the current ruling party in West Bengal as it was there during the Left regime. However, those groups, which developed based on the initiative of the women members of the said groups, have been found still active despite the change in ruling party. The reason behind this is the members of these groups, formed groups only after getting every information and well awarded of the pros and cons of the scheme. But the currently inactive groups were formed by the political parties for the purpose of mobilization without giving clear idea about the scheme to its beneficiaries.
- Instead-off group based business, in most cases, members of SHGs distribute the loan amount (whether bank loan or loan from revolving fund) within them; use it in their personal business and have failed to form a combined micro-enterprise for their group. As a result, when any one member does not succeed in her personal business and she cannot repay the loan

timely, it affects the whole group. It should be kept in mind that 'everyone is not entrepreneur'. Therefore, this thesis suggests that after getting revolving fund, a group should start a business jointly so that they may contribute their skills according to their ability. It will help them to run their entrepreneur for a long time. It is evident from the survey that those groups, which used the total loan amount in a joint business and distributed their work load, earned more profit than the individual businesswomen. Thus, only through joint group business, where collateral skills and responsibilities are used, women could form an enterprise and could put a dent on income-based poverty. Otherwise, the movement develops groups as only compulsory saving institution rather than enterprise and empowerment process of women also faces more hindrances under these circumstances.

- For nurturing group activity, one or two RP(s) should be appointed per *Gram-Panchayat*. In this regard, this thesis suggests that number of RPs should be increased since groups are increasing and their functions are expanding day by day. So for providing proper nourishment, appointments of more RPs are needed.
- Correction in BPL list is an important issue in this regard and preparation of this type of list should be free from any sort of political intervention.
- Linking of groups' production with local as well as national-international market economy is most important issue for sustaining the movement.
- In addition, there is a need to develop a strong organizational inter-linkage system. Sub-cluster, Cluster and Federation system should be introduced at every level so that women may communicate with each other both at organizational level and activity level and at the same time apex body can monitor SHGs competently.

- Since the education level of the most of group-women / group leaders is poor, hence, it is needed to introduce simpler Banking system for banking transactions and rules-regulations and notices should be displayed in local languages so that all group-members can easily understand.
- Unless groups are not graded at their own stage timely, they are unable to apply for revolving fund or for CC loan or for project loan and cannot start their entrepreneurship. This situation develops a sense of impatience among the economically marginalized people. Therefore, this thesis suggests for a quicker mechanism for the grading system.
- For re-generating defunct groups new mode of banking system should be introduced. Banks may behave in a lenient way with the defunct groups and give them second chance to apply for loan and repay the previous debt and continue their group activity.
- To create an enthusiasm for the group movement, this research perceives that involvement of groups with the Government's works as much as possible is very much necessary. In this connection, the best groups in terms of performance should have the first priority. This may also increase the quality of work of the groups by creating a competition among them. In this connection, the *Gram-Panchyat* with a token prize may recognize the best group's performance.

6.4. Concluding Observation

Since empowerment is the process by "which people, organizations or groups who are powerless (a) become aware of the power dynamics at work in their life context, (b) develop the skills and capacity for gaining some reasonable control over their lives (c) exercise this control without infringing upon the rights of others and (d) support the empowerment of others in the

community" (Mc Whirter, 1991, p. 224), Self-help-groups in the variety of Micro-enterprise as available in West Bengal (SHG bank linkage model- V under SGSY) have appeared as significant agency to carry-out that process of empowerment for women. From the viewpoint of economic activity, SHG movement might have failed to increase largely the range of income for economically marginalized women; but it has undoubtedly created some sort of human capital – "combination of confidence and self-esteem, information and analytical skills, ability to identify and tap into available resources, political and social influence and so on" (Rawlands, 1995 p.105). This human capital is needed for extending economic activity since it develops capabilities within women to "reach a point where they can take charge of creating for themselves the options from which they get to choose" (Rawlands, 1995, p.104). Thus through Self-help-groups, women become able to change the power relation in accordance with the patriarchal values and exert individual choice and capacities for self-reliance at different spheres of life with different degrees.

Capability development generates the development of 'power within', which enables women to articulate their own aspirations and strategies; again, due to the development of 'power to' quality, necessary skills and resources are created to achieve that aspiration. At the same time, because of the development of 'power over' character, women become able to examine and articulate their collective interest to organize, and link them with other women's and men's organizations. Hence, following by Linda Mayoux (1998), one can draw a conclusion that the micro-enterprise movement empowers women by changing the power relation of a patriarchal society.

Thus due to women empowerment through micro-enterprise, one may observe the effects of participation of women in politics both from quantity and quality. On the one hand through the movement more and more socially-economically disadvantaged women have achieved a space to be involved with the governance (quantitative participation); on the other hand the movement is the cause of the development of an educated citizenry who work as the facilitators of good governance (qualitative participation).

Essentially SHG movement provides certain structural form of power at the grass root level which expands its conceptual base to include group activity and achievement, self-respect and the acceptance of the others as equal, where especially in India this has an impact upon the development of democracy at the grass roots even making an inroad in the caste structure of the society. The BPL women, it has been empirically found, accept the other members from lower caste structure of society for forming group. In this situation SHG movement provides a vital training for the development of citizenry skills for an inclusive process of deliberation that leads to real and substantive decision making power within women.

Hence it will not be wrong to argue that in the developing countries like India other than income generation in a sustainable manner, SHGs give an impetus to minimize poverty and uphold gender equity at social and public sphere, which in turn on the one hand increases the participation of BPL women in democratic institutions as an educated citizenry and on the other hand develops a convergence between SHGs as a variety of micro-enterprise and PRIs for accelerating good governance in the rural society. That is the experience of West Bengal as has been established through this research.

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