

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 *kalonuria* 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 functions 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 moreover 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."¹ 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.

¹ 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 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 Mahial 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 on 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 to potato cultivation. In our group, a woman took loan to buy a rickshaw van for her husband. Before joining SHGs we 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

exposer 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 promotes 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 promotes 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.

SHGs 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.