

# Summary and Conclusions

Development discourse initially was male biased till gendered development<sup>1</sup> got recognised as an effective perspective in international ideology and as planning strategy to achieve national development goals. The concept of gendered development is generally based on equality principle, particularly with regard to participation and contribution of both male and female members to the process of national development. But what is shocking is that most of the societies in the world practise patriarchy relations which present an unequal social structure. In patriarchy, women are normally assigned subordinate role, deprived of resource ownership rights, discriminated in status relations and survive as dependents of men.

One of the significant practices with regard to subordination and dependency of women in patriarchy reflects in women's inability to take decision. Dependency, as mentioned, relates to denial of property and inheritance rights to women. To put it simply, women are powerless in patriarchy to take decisions on matters that concern to their benefits. Arguably, empowerment of women is what is necessary to remove the conditions of powerlessness operating in patriarchy or any other system and ensure equality between men and women.

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<sup>1</sup> Gendered development got momentum in feminist discourse which contested trickle down theories of development by interrogating the assumption of identical impacts of economic development on men and women. Gender and Development (GAD) which became popular in Human Development perspectives is a shift from 'Women in Development' (WID) in 1980s. The phrase 'women in development' was originally coined in the early 1970s by a Washington-based network of female development professionals (See in Tinker, 1990 and Razavi and Miller, 1995).

Empowerment is a comprehensive concept and multidimensional. It relates to economic, social, political and other aspects of life. Being comprehensive, it suggests that all dimensions of life need to be empowered. From this principle two significant but interrelated implications follow:

First, empowerment with regard to all dimensions of life apparently claims to be initiated simultaneously. Second, the process can be alternatively initiated taking one dimension after the other till power visualised pervades through all aspects of life.

Along with these two alternative propositions there is a related strategy which considers economic empowerment as prime mover of empowering of all aspects of life. Needless to say, the empowerment drive recognises the power of spill over effect of economic dynamics.

In view of this, all pervading characteristic of economic aspect of life economic empowerment has been considered crucial in strategies aimed at ensuring women empowerment in development process with the twin objectives of achieving equality between men and women and recognising positive contribution of women to national development.

In view of this development strategies are formulated to give power to women in developing countries of the world. A number of international conferences on matters related to women were held wherein perspectives of women empowerment were articulated and emphasised. Mention may be made of four world conferences on women held at Mexico City (1975), Copenhagen (1980), Nairobi (1985) and Beijing (1995). These conferences have helped to strengthen the socio-economic, political and legal dimensions of the role of women.

Women empowerment as a concept emerged at the Nairobi Conference in 1985. This conference defined empowerment as a redistribution of social power and control of resources in favour of women particularly in a patriarchal social system. India became a party to this emerging discourse on women empowerment and its various instruments. For example, in 1979 the UNO adopted Convention on Elimination of Discrimination Against Women (CEDAW), which on 1993 was adopted in India.

Recognising to the importance of women empowerment perspectives in development strategy India made suitable changes in plan objectives and strategies. As a result, during Fifth Five Year Plan the ideology of *welfare* shifted to *development*. Further, Eighth Five Year Plan (1992-97) saw a paradigm shift from *development* to *empowerment* and *benefits* to women in the various core sectors. Accordingly, during Ninth (1997-2002) and Tenth (2002-2007) Five Year Plans empowerment of women became one of the strategic development objectives to achieve. Since then, the plans have suggested specific strategies, policies and programmes for the empowerment of women.

One of the strategies of women empowerment in the process of rural development emerged in terms of Women Self Help Groups -Bank linkage programmes. This strategy along with such other similar strategies like Mahila Samridhi Yojna (MSY), Indira Mahila Yojna (IMY), Swarna Jayanti Gram Swarajgar Yojna (SGSY), etc. recognises women empowerment as a crucial factor in achieving rural development goals.

But studies show mixed impacts of the strategy on empowering rural women across regions and socio-economic settings. In other words, every distinct socio-economic

setting of different regions could be studied to understand the nature and extent of empowerment resulted from SHG-Bank linkage strategy and its schemes. Moreover, such studies also throw light on implementation procedures which influence empowerment goals.

In view of this the present study entitled *A Study of Self-Help Groups in Dhemaji District of Assam & Women Empowerment* is designed to understand and analyse factors contributing to empowerment of rural women of a backward region of Assam. The socio-economic setting of the area has distinct features in that the villages are multi-community settlements, floods affected and pursue subsistence agriculture and traditional allied activities like piggery, weaving, muga rearing, etc. Moreover, women in Assamese society especially in agricultural families do not live in purdha system and has a comparatively wide range of interaction space than in villages of North India.

As is evident from the title of the study, the focus is on the issue of women empowerment through self help groups programmes in Dhemaji district of Assam. To cover all these issues the study is organised into seven chapters having both conceptual and empirical significance. Conceptualisation has been attempted in chapters two and three. Empirical investigation introduces to the profile of SHGs, its bank linkage, status and SHG programmes in the district in chapter four. The said investigation compares women participation in SHG activity in chapter five.

Chapter six examines the nature and extent of women empowerment in relation to SHG schemes. In addition to these five chapters, chapter one and chapter seven are introducing and concluding chapters of the study respectively. These two chapters are almost common in the scheme of organisation of an academic research in social science subjects.

As is the convention, Chapter one is entitled ***Introduction***. Evidently, the chapter has broadly introduced to the research problem and plans of the study. Particularly, it has selected the research problem, formulated objectives and justified the significance of the study. A review of available literature is presented not only to support the justification but also to avoid duplicity of the work. Methodological approach is discussed in details along with the limitations of the study.

Chapter two is entitled ***Women Empowerment: Conceptual Perspectives***. In this chapter an attempt has been made to conceptualise ‘women empowerment’ at the background of its need in the present context along with its evolution in various national and international platforms. Moreover, empowerment is viewed in its relation to Self Help Group strategy in development approach.

The chapter argues in favour of women empowerment within the broader frame of gender equality as fundamental rights which the United Nations for the first time signed as an international agreement in 1945. In patriarchy women suffer from subordination, low status, denial of ownership and access rights to resources, ill treatments and non-recognition to their contributions in economic fields. This condition of women in patriarchy stands as a negative reinforcement which is very much recognised in human rights perspectives. Negative aspect in empowerment discourse is identified in disempowering sources in development fronts and social life. In this regard mention may be made of centralized policies, top-down approaches to development at policy front and physical violence and threats of abandonment at domestic front which shape women’s disempowerment.

However, there is a positive concern for women empowerment. This is articulated in terms of positive contribution to economic development by shifting their role as passive consumers to active producers and to safeguard their rights and claims to social, political, legal, psychological, health and livelihoods security.

Empowerment is often conceptualised in relation to a context. In rural development discourse it is conceptualised in response to economic dynamics. It is based on the assumption that economic empowerment is capable of taking care of empowerment in all other aspects of life. Empowerment in other aspects, such as social, political, etc. gets meaningful expression through it.

Primarily, women empowerment is conceptualised as a process and is viewed as opposed to a static situation that challenges existing assumptions about power, helping, achieving, and succeeding relating to women. Consequently, powerless or disempowered gain a greater share of control of resources and decision making. This is because the most outstanding feature of the term empowerment is that it contains the word 'power'.

Evidently, empowerment speaks of power relations and their implications across multi-dimensional areas. Besides, it also emphasises on application in day to day life of women as an individual, community member and national citizen. In other words women empowerment emphasises theoretical perspective, practical utility and empirical groundings. In view of this empowerment as a theory and praxis has been entwined in national development goals.

Particularly, women empowerment is conceptualised along economic, socio-cultural, legal, political, physical and psychological dimensions which together present a

comprehensive and holistic discourse on power relations in patriarchy, equal rights perspectives, participation and contribution to development process. Each dimension is significant by itself and very crucial for empowering a woman in the context and in a totality covering all functional needs of life.

Having conceptualised 'women empowerment' as a process in the 'context' in general and in relation to development perspectives in particular in chapter two, the next discussion that follows is directed towards an empirical understanding of the concept in terms of policy perspectives. This investigation is made through discussions in chapter three entitled *Self-Help Groups and Empowerment of Women: Policy Perspectives*. The chapter broadly discusses how the perspective of empowerment is in-built in SHG strategy at conceptual level and how action plans have been suggested to translate these perspectives into practice.

SHG strategy is formulated to fight against disempowering sources mainly through economic primacy. Keeping in the line credit mobilisation, poverty alleviation, control of resources, economic activities, etc. have been given priority in the strategy. Therefore, the whole strategy of empowerment through SHG has a financial dimension with its bank linkages. It aims at inculcating the habit of thrift, savings and banking culture to gain economic prosperity through credit. In these objectives problem of women's lack of resources at both household and village levels have been adequately recognised.

However, economic dynamics need enabling environment for full display of potentialities. In view of this SHG strategy facilitates institutional arrangement. By itself SHG is an institutional basis to facilitate women empowerment through economic activities to be undertaken by members. This is evident in course of discussion in

chapter three. It is further revealing that institutional arrangement has a wider scope to include institutional micro finances.

In addition, institutional facilities to expose WSHG members to new activities such as management and acquiring skills, knowledge about banking, and to develop the capacities of leadership qualities also have been visualised in the strategy. The institutional basis of SHG, as is discussed in the chapter of reference, is derived from its nature of group activities. In other words, SHG is a self-managed institution characterised by participation, collective decision making and at large by facilitating social mobilisation and capacity building. The group activity, as is described in chapter three, is a planning arrangement at grass roots not only to achieve economic power but to build up self-confidence, strengthen collective bargaining through active participation and to create platform for raising awareness.

What follows from the discussion made in chapter three is that SHG strategy emphasises on economic primacy with an eye on ensuring social empowerment. Needless to say, economic and social aspects of empowerment are entwined in the strategy objectively.

Evidently, in chapter three, conceptual perspective of women empowerment is articulated within the ideological frame of SHG strategy for rural development. How the perspective translates into practice is also discussed in SHG guidelines and reflects through functional objectives. One of the significant provisions in guidelines is grading of SHGs for the purpose of evaluating working of SHGs. It is practically a monitoring mechanism to ensure quality; extend functional scope by identifying strength and weaknesses and then removing weaknesses and facilitating bank loans by recommendations.



The chapter also enlists funding options for SHG activities including bank loans. In short various provisions of SHG guidelines have been discussed which aim at women empowerment through collective activities, financial management, and capacity building under supervision of delineated agencies.

Chapter four presents profile of SHGs of Dhemaji district. It begins with the objectives, nature, scope and possibilities of SHGs to supplement conceptual and policy perspectives discussed in chapter two and chapter three. This introductory discussion also provides a background for subsequent investigation on the topic.

It is to be mentioned that SHGs do not exist in isolation. These groups primarily have empowerment concerns through rural development. Moreover, the strategy of SHGs, as has been mentioned in foregoing discussions, has a wider scope. The scope extends to bank-linkage directly to meet financial needs and considers the structure of decentralised governance in the district for administrative facilities. Further, SHGs of a district display comparative position in relation to state, other districts in the state and administrative divisions of the district. The comparative perspective also runs across gender divide and social categorisation of members. All these issues provide the broad base for designing the study in this chapter. Particularly, discussion on the profile of SHGs is designed to provide the basis of scrutiny of the functioning of SHGs in general and Women SHGs in particular with regard to women empowerment.

The chapter presents administrative, demographic and village profile of the district. The profile of SHGs has been examined with reference to the above profiles. The chapter maintains that the district is divided into five C.D. Blocks- Bordoloi, MSTD,

Machkhowa, Dhemaji and Sisiborgan-, five Anchal Pachayats, 65 Village Panchayats, six revenue circles, 1150 revenue villages and 96945 households.

The district is predominantly rural in character with 90 per cent of its population living in rural areas. They primarily pursue traditional agriculture and allied activities for a subsistence living. Rural areas cover 3221.45 km<sup>2</sup> as compared to 15.55 km<sup>2</sup> of urban areas in the district. The district has only four towns- two statutory and two census towns. In terms of population rural population is recorded 6, 37, 848 persons as against 48,285 urban persons. In other words, the urban population constitutes 7.04 per cent of total population of the district much below the state average of 14.1 per cent as per Census, 2011.

The population of the district belongs to SC, ST and 'others' category that mainly includes general and OBC groups. As per Census, 2011 a total of 686133 persons- 351249 male and 334884 female- have been recorded in the district. ST population constitutes 47.45 per cent of the total population in the district against 46.10 per cent belonging to Gen/OBC category. SC population constitutes only 6.45 per cent. The district has recorded 72.70 per cent of literacy rate against 72.19 per cent of state figure.

In view of its rural character, agricultural predominance, and poverty, SHG schemes have a greater role to play in empowering people and bringing about rural development. However a data gap is distinctly visible in the analysis of this chapter. Records maintained at various levels show different data on the same subject for the same year. Nevertheless, the analysis is presented on the basis of available data which show consistency.

It is recorded that during the year 2008-09 more WSHGs have been formed than Male SHG in all the five C.D.Blocks of the district. The highest 90.32 per cent is recorded in Sisiborgan block and the lowest (85.31%) in MSTD block. Though population in Gen/OBC category has been recorded less than ST category SHGs formed by the former constitutes 50.8 percent and by the latter 36.8 per cent.

In Dhemaji district the SHGs movement began in 2006. According to information available in DRDA of SGSY Report, Dhemaji, a total of 14,061 SHGs have been recorded till 2012-13, out of which 12650 were Women SHGs constituting about 90 per cent of the total SHGs in the district. This is a great achievement as compared to 68 per cent of Women SHGs in the state. It is to be mentioned that all the SHGs formed up to 2008-09 have passed Grade-I in all the blocks.

However, all the SHGs have not passed Grade-II stage which points to further scope of removing draw backs in their functioning. As can be calculated, only 88.7 per cent of SHGs have passed Grade-II stage implying that their functioning is as per the standard laid down in SHG manuals and guidelines. The highest 93.7 per cent of SHGs in Bordolini C.D. Block and the lowest 80.6 per cent in Sisiborgaon Block were recorded passing this stage.

The SHGs have undertaken 14 traditional types of activity, but only piggery (51.07%), goatery (16.46%), weaving (17.07%) and agricultural (7.77%) activities constitute 92.67 per cent of the total activities. Other two activities namely diary and veterinary constitute less than two per cent whereas other eight activities are insignificant constituting less than one per cent each. Out of 656 SHG activity- units only 266 units have been recorded having linkage with financial institutions. AGVB, UCO and UBI

have financed highest number of activities, seven each, followed by Apex bank five and SBI and Allahabad Bank four each. In terms of units of activities AGVB has financed 87 (32.7%) units followed by SBI 55 (20.7%), Apex 44 (16.5%), UBI 40 (15.1%), UCO 28 (10.5%) and Allahabad 12 (4.5%) units respectively.

Profile of SHGs presented in chapter four provides background information for subsequent investigation of nature and extent of participation of women in SHG schemes. It is to be mentioned that participation is prerequisite of empowerment; for unless one participates in the programme, one remains outside the domain of empowerment. Therefore, greater extent of participation increases the prospect of empowerment. The issue of participation and its dimensions has been examined in chapter five.

In this chapter participation is approached along four interrelated concepts, namely absolute, relational, constitutive and active. Absolute participation is conceptualised in terms of total number of women participation, actual and expected, in SHG programmes. This number is compared with total SHG members, both male and female, and total male SHG members of an area to understand relational position of women participation. Constitutive participation is defined to include total WSHGs actually formed and total members in these groups. Active participation is conceptualised with reference to constitutive SHGs and members who actually and practically have taken up SHG activities gainfully.

These four conceptual tools and a few other variables provided the thematic frame of analysis in chapter five. Essentially, nature and extent of participation, motivating forces, socio-economic profile of participants and impact of participation are themes of

investigation in the chapter. Nature and extent of participation is examined with reference to four types of participation conceptualised as analytical frame and relevant data available at the level of state, district, C.D.Blocks, sample and across social category.

The study marks significant gaps between types of participation. Relational participation is not equal in the districts of Assam. Some districts share higher percentage of SHGs of the state. Coincidentally two districts (7.4 % of districts) have lowest percentage of SHGs below one per cent and the same numbers of districts have highest percentage of SHGs between 8 and 9 percentage group. Highest numbers of 8 districts (29.6 %) have SHGs between 3 and 4 percentage group followed by 6 districts (22.2%) between 2 and 3, 4 districts (14.8%) and 3 districts (11.2%) between 4 and 5 and 5 and 6 percentage groups respectively.

The same trend of uneven participation is noticed among WSHGs in the districts of Assam. Only one district (3.7%) has WSHGs less than one percent and one each (3.7%) in higher side, more than six per cent. In three percentage groups of 6 – 7, 7 – 8 and 9 – 10 for three districts namely Lakhimpur, Nagaon and Sonitpur respectively only one WSHG is recorded. In eight districts (constituting 29.6 % of districts) percentage distribution of WSHG falls within 2 – 3 percentage group.

This is followed by WSHGs within 4 - 5 percentage group in six districts (22.2%) and 1 – 2 percentage group in four districts. Three districts fall within 5 – 6 percentage group and two districts in 3 – 4 group. In case of WSHGs highest number of districts (08) has been recorded within 2 – 3 percentage category while it is within 3 – 4 category in case of total SHGs. The second highest number of districts has been recorded between 4

and 5 percentage category of WSHGs while it is between 2 and 3 category for total SHGs.

Investigation with reference to inhabited villages also shows such gaps.

Constitutive participation through SHGs also does not show equal representation across districts and that of WSHGs both across districts and villages. The same trend is noticed in active participation of total SHGs and WSHGs. Obviously, all the SHGs have not taken up economic activities. In no districts 100 per cent of SHGs have taken up economic activities. Three districts have been recorded where less than 50 per cent of SHGs have taken up economic activities and two districts where more than 90 per cent of SHGs have taken up activities. Only in 18 districts, SHGs in the bracket of 60 per cent and above have taken up economic activities.

Active participation of WSHGs present a dismal picture in terms of both state total and district total. Out of 186937 WSHGs in the state by 2012-13 only 1106 WSHGs have taken up economic activities. This constitutes 0.59 per cent. In seven districts WSHGs have drawn blank. Only in three districts more than 10 per cent of WSHGs have taken up economic activities, the highest being 15.5 per cent in Cachar district.

Women Shelf-help groups in 7 districts (25.9 per cent of the districts in the state) have been recorded as not engaged in economic activities. Double of it, i.e., 14 districts (51.9 per cent of districts) have recorded WSHGs under less than one per cent group of economic activities taken up. It is clear that only in 7 districts, i.e. in 25.9 per cent of the districts at least one per cent or more WSHGs have been engaged in economic activities. In four districts the percentage of WSHGs has been recorded under 1 – 2

percentage group while only in one district each, Tinsukia and Cachar, WSHGs have been recorded under 2 – 3 and 3 – 4 percentage groups.

The same trend of discrepancy is noticed in Dhemaji district even across social categories and C.D.Blocks. Variables used to examine participation in the state and district have also been applied in the context of sample WSHGs. Interestingly gaps have also arisen between types of participation. For example WSHGs belonging to Gen/OBC category are recorded more than 50 per cent. Among other three groups ST WSHGs is recorded second highest and share 38 per cent. SC WSHGs are very less; they form only 04 per cent of total sample WSHGs.

Participation in activities undertaken by WSHGs belonging to remote and exposed villages in C.D.Blocks of the study district also shows discrepancy. WSHGs in Sisiborgaon Block have participated in 09 activities/schemes, out of which 08 types of schemes have been recorded for WSHGs of remote villages and 05 in exposed villages. The next highest number of activities is 06 in Bordolini C. D. Block. WSHGs of both remote and exposed villages share 04 activities each. In Dhemaji C. D. Block 05 schemes have been recorded followed by 04 in Machkhowa and 03 in MSTD C. D. Blocks.

Participation of WSHGs of different social categories in types of economic activity in remote villages of five C. D. Blocks also shows gaps. Out of total WSHGs, 48 per cent (24 WSHGs) have taken up piggery scheme followed by weaving and goatery. About 20 per cent (10 WSHGs) was recorded engaged in weaving and 14 per cent (07 WSHGs) in goatery. Other schemes of activities are preferred by less number of WSHGs.

In WSHGs of Gen/OBC category 50 per cent has opted piggery scheme followed by 20.8 per cent weaving. Goatery is recorded in favour of 12.5 per cent of WSHGs. Other schemes of activities are less or negligible and not pursued by all social groups. Among ST WSHGs 38.1 per cent of activities belongs to piggery. SC group has selected only piggery scheme. Weaving is also not found in all social groups. Five WSHGs belonging to each of two groups, namely Gen/OBC and ST have been recorded having engaged in weaving scheme.

Participation-gap is noticed in samples also. Out of 100 samples 32 (28 from remote and 04 from exposed villages) were found not engaged in any new activity after joining SHG. Out of the rest 68, in 41 WSHGs (30 from remote and 11 from exposed villages) less than five members were recorded taking up economic activities and in 20 (12 from remote and 08 from exposed villages) about 50 per cent of members have taken up activities. Only in 07 WSHGs in remote villages all members have taken up SHG scheme.

An interesting fact revealed is that participation of women in SHG activities is motivated by external sources like NGO, Government officials,, bank staff, panchayat members, etc. The women members largely belong to young age group, below 40 years of age. Only 7.1 per cent of members belong to 40 years and above. About half of them (47.5%) were unmarried at the time of joining SHG. Women participants do not have higher level of education and 35.7 percent of them are recorded illiterate. Only 44.2 percent have primary level of education, 16.5 middle and the rest 3.6 per cent secondary levels of education. Mostly they come from agricultural families (91.0 %).



The main objective of participation for economic empowerment is realised to some extent. This is evident in the shift in occupation, income and saving brackets of WSHG members. In terms of income shift there is a decline of members from 49.8 per cent to 33.4 per cent who were earning less than Rs.2500 per annum. Similar decline is recorded in the income bracket of Rs. 2500- Rs.5000 from 36.5 per cent to 21.4 per cent. A significant rise of members is recorded from 11.3 per cent to 31.4 per cent and 2.4 per cent to 11.6 per cent in the income brackets of Rs.5000 to Rs.7500 and Rs.7500 to Rs.10000 respectively. It is worth mentioning that 2.2 per cent of members have been recorded earning Rs 10000 and above after joining SHG. There are also shifts from traditional occupation to SHG related activities and to production in factory line.

Chapter six makes an analysis of discussions carried out in previous chapters with additional empirical data. The analysis presents broadly two aspects of the study. The first one points to positive impacts of SHG activities on women empowerment. The second one enumerates areas where SHG schemes have not been proved effective to empower women and also short comings which have emerged in course of implementation.

### ***Contribution towards empowerment***

1. Economic purpose of joining WSHG, namely self reliance, extra earning, savings, loans, resource ownership etc. has been proved successful, though in a limited scale. The study finds only 6.0 per cent of members as self dependent and 1.6 per cent owning land.

All the members reported having extra earnings from increased income; availing loans and subsidy and developing savings habit. There is an increase in earning

as percentage of members has been recorded high in every income brackets as compared to pre SHG situation. The percentage has increased from 33.1 per cent to 46.0 per cent, 19.4 per cent to 35.5 per cent, 4.0 per cent to 13.7 per cent in income brackets of Rs.2500 - Rs.5000, Rs.5000 - Rs7500 and Rs.7500 - Rs.10,000 respectively. Even 4.8 per cent of members are recorded earning Rs.10,000 and above which was nil at pre-SHG stage.

Before joining SHG 66.1 per cent of women saved less than Rs.1000, which also includes non-savers. However, no one is reported having savings below Rs.1000 after joining SHG. There is a rise in the number of women in each savings bracket. The percentage of women has increased from 22.6 per cent to 43.5 per cent, 7.3 per cent to 38.3 per cent, 2.4 per cent to 10.9 per cent in Rs.1000 – Rs. 2500, Rs.2500- Rs.5000, Rs.5000-Rs.7500 and Rs7500-Rs.10,000 savings brackets respectively.

A few WSHG members have evinced entrepreneurial skill. They have organised sanctioned SHG scheme or related activities as a production unit in factory line. They produce in a large scale compared with SHG scheme undertaken individually or in group at family or group level.

2. It has given dignity to a few unmarried women not as dependent destitute but as earning individuals.
3. As mentioned, 20 per cent of WSHG members cast their votes to candidates of their choice. These members belong to the families with widow head, separate/divorcee members and members who have organised SHG scheme on factory line.

4. In the sphere of social empowerment a slight improvement has been noticed. In domestic activities 12.0 per cent WSHG members have reported an increase in cooperation, including of male members which indicates an improved status of women. Gender relations of keeping distance in sharing activities have also declined in case of 65.0 per cent of respondents. Another positive sign of the status of WSHG members is that they have not been victim to domestic violence.
5. The training and awareness programmes have enhanced required skill to manage SHG and scheme related activities.
6. Social empowerment has a distinct sphere of visibility in SHG scheme related activities, but least visible in traditional set up. Unlike other women in the community these WSHG members take decision to attend training and workshops, plan production activity and marketing, and above all enjoy the freedom of consulting concerned persons/agencies on the matter of SHG scheme.

### ***Drawbacks***

1. Participation is a pre-condition of empowerment strategy. But there is a gap of 9.4 percentage between actual and expected participation. There is also a gap when 68 WSGs out of a sample of 100 have been recorded taking up economic activities partly or fully.
2. Data show that 24.4 per cent of constitutive members have taken up activities actually. Many social, administrative and substantive factors, both explicitly and implicitly stand on the way to implementation of the programme optimally.

The scope of empowerment shrinks to the extent by which actual deviates from constitutive and active deviates from constitutive participation of WSHG members.

3. WSHGs are not proportional to population size, area and social category. Obviously relational participation shows bias to a great extent in favour of some category over others. Therefore, there is inequality at the level of participation. Inequality in participation across regions and social categories are not conducive to ensure equality through empowerment. Relational bias resulted at implementation stage provides weak basis in SHG strategy to ensure equality in empowerment process.
4. A gap is noted between sanctioned activities and activities undertaken by a number of WSHG members. The new activities in place of sanctioned ones are selling of eateries; seasonal items like greetings cards, fire crackers; and toys and other children items like balloons, pistols, etc. during festival occasions and puja items near temples.
5. There is a shift in pre-SHG occupations of WSHG members to a limited scale. Only 10.5 per cent of members are recorded engaged only in SHG schemes, another 26.6 per cent in SHG schemes with household works as subsidiary occupation. For others SHG scheme happens to be a subsidiary engagement.
6. Evidently, forces envisioned by SHG strategy to empower women through economic activities lack full potentiality by the nature and extent of implementation of schemes.

7. Data gap at various levels shows more of a target oriented routine necessity than a serious commitment to realise objectives of empowerment. Statistics further do not corroborate to field reality of evolution of human resources in terms of women empowerment.
8. The purpose for which women joined SHG programme does not reflect an integrated and holistic understanding of the empowerment perspective as envisioned in SHG strategy.
9. There are not significant changes in traditional political role of WSHG members. On choice of a candidate for casting votes 80 per cent depend on family decisions, but 20 per cent admitted of casting their votes to candidates of their choice. However no respondent has ever contested any elections nor does have any interest in near future. None of them have reported having attended any gramsabha meetings of the village. Further no one was reported taking membership of any party.
10. There is a mixed impact on traditional social role. Division of labour is gender specific and the tradition reinforces it. Traditional social dynamics still have been strong enough in the sphere of interactions.
11. There is no further increase in literacy or educational level except skill development. Training and skill development however, has not added to their social status directly as a higher level of education does.
12. Social status has not been improved to the extent of causing status inconsistency, a sign of empowerment of women in non-traditional sphere.

13. There is no combination or integrated activities except one case of fish cum piggery.
14. Women from poor families are traditionally empowered, like selling food item during festivals.
15. Women engaged in traditional type of activities over a long period of time develop familiarity and a sense of attachment which is difficult to change. That is why old women did not show interest in SHG activities as members above 40 years of age have been recorded 7.1 per cent only. Such inertia has not been recognised in the SHG strategy. Obviously the empowerment strategy is not holistic in that it is not strategically inclusive of women of all ages when the issue of inertia proves to be a bottleneck and attitudinal differences exit.
16. All primary sector activities of domestic sphere have been noted in SHG programmes. SHG link with common domestic activities perhaps is disincentive to realise objectives.

### **Suggestions**

The present study finds that SHG programme has not been able to create sufficient condition from empowerment. In order to get away from traditional hold and enjoy the fruit of liberation the forces in the process of empowerment have to be powerful. But the present enquiry finds that SHG programme could not generate such powerful forces for all of its members. In view of this the following suggestions are made:

- The findings have three implications. Some women have potentiality but lack opportunity. Further some other women have potentiality and access to

opportunity, but opportunity is not attractive due to traditional role. Still another group of women are happy with traditional role and do not think anything out of it. To empower these three types of women of vulnerable category as a whole SHG strategy needs to consider contextual dynamics of the village or region. At the level of implementation these factors which stand on the way to equality should be handled effectively.

- In rural area SHG programme should also have provision for social and political empowerment directly. In other words not economic empowerment but all aspects of empowerment-economic, social and political have to be coordinated in the programme.
- Utilitarian services like laundry, hair cutting, incense sticks, candle making, broom making, soap, fish pickle and pickle from seasonal fruits like themia, outenga (*Dillenia Indica*), jalphai (olive), Kordoi (Carambola/ starfruit), thekera tenga (*garcinia pedunculata*), pine apple, jackfruit could have been profitably undertaken.
- SHG schemes should consider integrated approach rather than focusing on one scheme.
- No SHG activities based on land use pattern has been undertaken except vegetable cultivation and sericulture at individual level. These activities are in fact traditional subsidiary economic pursuits of rural families. Group based social forestry, fishery, horticulture; sericulture could have been more effective in ensuring economic empowerment. In the district only 1.27 per cent of land

has been recorded under plantation. Obviously there is a scope for these activities which are grossly lacking in SHG schemes undertaken.

- The force of interventions in any strategy should be powerful enough to break the stronghold of traditional influence.
- Proper and authentic data bank should be created to give feedback for improving the strategy.
- Results should be considered not in terms of statistics but in terms of quality of human resource evolved in the process development and empowerment.

The issue of women empowerment, as is evident from the study, emerges as a complex reality in socio-economic contexts of rural areas. It raises more issues than the strategy has identified to ensure rural development and empowerment. Obviously, it is pleaded that the strategy has to be more broad based, inclusive of socio-economic dynamics. Therefore, the study provides scope for further investigation into the issues raised.