BUILDING SOCIO-ECONOMIC AND POLITICAL EMPOWERMENT THROUGH SELF HELP GROUPS

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Abstract

There is continued inequality and vulnerability of women in all sectors. As women are oppressed in all spheres of life. They need to be empowered in all walks of life. Active participation of women in self help group activity will make them to be empowered in socio-economic and political aspects. Empowerment is a process of awareness and capacity building leading to participation, mobility, decision making capacity and household autonomy.

Key words: Empowerment, Discrimination, Development, Mobility, Autonomy, Power.

Introduction

The bias against women takes different forms. It takes the form of exploitation, discrimination and upholding of unequal economic and social structures and religio-cultural violence. From womb to tomb women are subjected to cruelty. Female foeticide is justified on the ground that it helps in population control. Female infanticide is also practiced very widely in many parts of India in a very subtle way with no compassionate heart. Research studies on intra-household poverty indicate the degree of deprivation suffered by girl children as far as access to nutritive food and health care are concerned. Hospital records indicate higher number of admission of boys than that of girls for various childhood diseases. This is mainly due to the biased attitude of parents in seeking medical care for children and not due to girls being less prone to such diseases than boys. In spite of these efforts by the society to put an end to the life of a girl child if she manages to survive, life is made so miserable for her that death would have been a better alternative. She is forced into child labour to contribute her share in the family. If not she is forced to discontinue her studies to take care of the younger siblings and thus act as ‘surrogate mother’, at the age of 8 to 10. Even before she becomes adult, she is pushed into marriage and childbirth. Then it comes the worst part of her life cycle. She carries the double burden of being a mother and career women, unable to reconcile

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the demands of both. She undergoes severe mental and physical strain, which finds expression with fragile health at old age. As a widow she leads life of dependency receiving least care from children. There is no retirement for women from the monotony of domestic chores. This is the story of majority women of India who belong to the lower strata of society.

In such a context human rights for women could be envisioned as the 'collective rights of woman to be seen and accepted as a person with the capacity to decide or act on her own behalf and to have equal access to resources and equitable social economic and political support to develop her full potential' (Shanti, 1998).

The world economic profile of women shows that women represent 50 per cent of the total population, makes up 30 per cent of the official force and utilizes 60 per cent of all the working hours; receives 10 per cent of world income, and owns less than 1 per cent of the world’s property, (The Voice of the Working Women, 1982). Contribution by the women in the development of rural sector has been one of the most neglected and discriminatory areas. The active involvement of women in the development of rural as well as other sectors has been overlooked, by-passed, underestimated and even neglected. The absence of proper recognition of women’s positive contribution and participation is due to the contention that their activities are economically unproductive, supplementary, optionally intermittent and dispensable. From the point of view of increasing labour force as well as of involving themselves in production and service activities, women’s active and positive participation cannot be overlooked. But throughout the world, the rural women have been under-represented in the development processes.

**Empowerment**

The most conspicuous feature of the term empowerment is that it contains with in it the word 'POWER’. So obviously empowerment is about changing the balance of power. In every society there are powerful and powerless groups. Power is exercised in social, economic and political relations between individuals and groups.

**Women Empowerment**

In the process of restructuring power relations, the factor which most devastatingly affects the psyche of women is that of the ‘system’. Whether it expresses itself as abject poverty, which is a growing manifestation of the class system of neo-liberal economics wedded to export-led growth models, or the cruel forms of the caste system, the oppressive patriarchal system or the cultural system that camouflages all forms of violence unleashed on women. The common thread running through them all, is the system, women are in the lowest status.
As a result, women bear the brunt of multiple forms of exploitation that originate from the caste, class, and cultural and patriarchal systems. As Peggy Antrobus puts it, the "strongest case for the focus on the poor third world woman is that in her we find the conjuncture of race, class, gender and nationality which symbolizes under-development. Generations of women have endured this subjugation for ages and it is their history; denial, sub-ordination, dehumanization and even annihilation, female infanticides to dowry deaths conveniently overlooked by historians. Studies have revealed that women's sub-ordinate position is perpetuated and reinforced by their limited access to and control over resources than to men. Women thus get doubly marginalized by virtue of being poor and being women.

It is important, therefore, to acknowledge that although it is essential to meet some of the practical needs of women, without simultaneously tackling the critical question of power relations between men and women, both within the household and in the community, women's issues cannot be effectively addressed. These have been identified as 'practical gender needs and strategic gender interests'. This distinction is important. Strategic interests relate to the subordinate position of women in society and aim at long term gender equality, access to and control over resources and decision making power in every respect from power over her body and reproductive system to control over physical assets and property. It implies freedom from violence, abuse and fortune, whether arising from with in the family (husband, father, brothers or sons) or inflicted by upper caste men, landowners, contractors or political vandals. This perspective puts women's empowerment in a human rights framework.

It is thus important to recognize that approaches that attempt to integrate women into mainstream development do not address the real issues pertaining to them. This is only possible if the approach that is adopted 'empowers' women to fight not only the lop-sided development models, but also their own repression by the patriarchal system. Such an approach would need to assert the twin problems of 'poverty' and 'strategic gender interests'.

Establishing identity and self image

The cruelest blow that 'patriarchy', together with the caste-class combine, has rendered to women in rural India is the destruction of their self-image. As a result, marginalized women tend to have low self-confidence and self-esteem. This increases their 'dependency trait', thereby reinforcing the patriarchal system. Empowerment primarily enables a process that allows women to re-build their self-image. It is a psychological support process that acknowledges women's capacities, assuring and reposing faith in them, and guiding through a journey of discovery. In short, it is a process of rebirth and establishment of their identity.
Creating space

The prescription of norms for women’s roles is one of the many instruments adopted by the patriarchal system to subjugate women. In addition to her primary role as wage earner, either by serving as an agricultural labourer or construction worker or by working in her own field if the family possesses land, a woman has to perform a variety of other roles: collecting fuel, fodder and water, cooking for and catering to the family, performing household chores such as washing and cleaning, taking care of livestock, child rearing and nursing, fulfilling conjugal duties and the biological reproductive functions of child bearing. These roles and functions with no time to think about herself, much less to interact with other women.

‘Empowerment’ attempts to break through this drudgery by creating space for women to reflect about themselves and explore relationships with other women in order to reconstruct their realities and space in terms of time, relationships, physical freedom, privacy and identity.

Social leadership

Women’s leadership at the community level is an important dimension of empowerment. The strategy here is to motivate women to take up leadership roles in issues relating to community needs like drinking water, streetlights, land pattas (records) and housing. When women take up these problems through their respective groups by putting pressure on the block and district authorities, it reinforces their self-esteem and self-image by providing them visibility. Women are gradually accepted in social roles, a domain hitherto reserved for men. In other words, they are able to expand their space from household to community, from personal issues to issues concerning women in general. Furthermore, this process of fighting for entitlement rights enlarges their conceptual framework in the context of poverty and development besides sharpening their analytical skills. It also substantially changes their social behavior.

Economic security

The fifth area of women’s empowerment is reflected in the various economic interventions that result in women becoming the owners of productive assets. The formation of micro-credit unions and accessing the formal banking system through micro-credit is yet another strategy that enables women’s economic security. Access to credit and control over economic resources is a crucial component in the empowerment process.

Women’s personal autonomy

All these processes enables women to assert themselves in their own personal lives in order to ensure gender equity in their respective homes, and
then gradually take up the cause of ‘gender justice’ for other women in their village through groups. In order to put this in proper perspective, it is essential to comprehend the condition’s in which women live, with particular reference to domestic violence. The implications of acquiring bargaining power by women, in the words of Hart, ‘women workers’ have the capacity to contest the ideology of male responsibility in the domestic sphere.... Reciprocity linked with their capacity to define themselves as workers, and to organize collectively in opposition to their employers.

Institutional support

Any challenge to ‘patriarchal’ norms at the household level is often put down by the only method known to men i.e. physical violence. This ‘physical subjugation’ of women by their husbands is both approved of and reinforced by the cultural norms of our society. Women’s struggle to gain gender equity can therefore never be successful unless they establish effective linkages outside the household that can be used to pressure men into changing their behavior. It is thus important to develop strong women groups at the village level that are federated horizontally for providing the ‘critical mass’, necessary for a power base, and structured vertically into an apex body that serves as a symbol of their collective identity and is at the same time, a legal entity that can effectively interface with administrative structures including the police and the judicial system. In short, women’s empowerment requires an institutional base in the form of a woman’s groups/ federations which, apart from serving as a symbol of their collective identity, also plays a unifying role and acts as a critical reference point for women, whose only reference point had hitherto been their father, husband or son.

Accessing political power

With official development assistance focusing on the feminization of poverty, empowerment may remain a concept by becoming a vehicle for development activities aimed at ameliorating poverty conditions, if it does not enter the domain of the body polity. Panchayati Raj Institutions (PRI) are critical governance structures at the local level. In decentralized governance, political leadership is shared and power is diffused. Access to and control of this power is normally denied to women in patriarchal societies. It took half a century to translate the ‘Directive Principles of State Policy’ enshrined in chapter four of the Constitution into the 73rd and 74th Constitutional Amendments that reserve one-third of PRI seats for women. While access to political power at the local level is open to women, its control is still a distant goal. It is in this context that empowerment through social leadership at the personal, the household and the community levels could enable women to break the barriers and expand their space into the political realm. This interface exposes them to new and hitherto unfamiliar forms of
patriarchy— at the political, bureaucratic and administrative levels. Women find their entry into the political arena resisted at all three levels and this resistance takes several forms ranging from paternalistic take-over, subversion of legitimate opportunities and physical threats, including kidnapping; inciting patriarchal sentiments in the home to exerting family pressure, encouraging domestic violence and corrupting women with bribes, tempting them with offers of jobs for their kin. Ironically, an encounter with these processes only serves to enrich women’s empowerment.

Access to political power through Panchayati Raj Institutions legitimizes women’s power base, which was hitherto limited to women’s groups or federations that are best described as social, non-political formations. A political power base reinforces women’s position in other social institutions such as family, marriage etc. Access to political power can thus be defined as a strategic gender interest if women are to emerge from their subordinate position and deconstruct gender percepts on the one hand, and use political power to redistribute entitlement rights and direct government machinery to perform favour of the poor and women on the other (Veena Devi, 2005).

Despite the fact that half of its population lives in poverty conditions, India is all set to enter the next millennium and integrate with the world economy. The processes of economic globalization and liberalization offer very little hope to the poor. Our macro-economic policies reflect a commitment to a model of development that does not address the structural causes of poverty. A free market approach would only serve to eventually remove State regulations on the market and provide a 'level playing field' for trans-national corporations.

The process of women’s empowerment is conceptualized in terms of personal assertion and confidence as individuals; the ability to protect themselves as women; attaining economic independence as well as ownership of productive assets; ability to handle capital and assets; and provide leadership in both women and community related issues at the village and Panchayat levels. All these empowerment processes provide women with direction and confidence to establish their autonomy in the sphere of political self-governance at their village and block levels. The cumulative effect of these changes at the individual level is a reconstruction of gender precepts; at the family level, it implies a negotiation of gender relations that alters the asymmetrical power relations between women and men (Charles and Merrian, 1950).

Women’s empowerment, which envisions ‘gender equity’, implies the restructuring of a relationship premised on a subordination-domination axis into an inter-dependent relationship based on the values of respect, dignity and freedom of choice. This reversal will entail disequilibrium in structures till they are recast and a new equilibrium is established. In other words, women’s empowerment
destabilizes existing power relations. Power, by its very definition, ascribes privileges and history provides very little evidence of any voluntary surrender of privileges. On the contrary, any perceived threat to power invariably unleashes physical force to eliminate or downsize the source of threat or control it with greater force whereby future stakes are contained. This entails struggle. At its core, women’s emancipation is struggle-oriented and the women’s movement recognizes this element. And it is in the ‘family, which is an elementary social institution and into which this struggle element is carried forward, that the tension is substantial; it is here that the divergent stances and dilemmas are the most acute. Exercising restraint in exerting external pressure or manipulation is therefore vital.

In a country such as India which is known for its long history and a very complex culture, changing the age old status of women is not easy for obvious reasons. Empowering her and bringing her to the main stream is a very difficult task. In the context of the problems of the rural women and changes that are expected in them through ‘empowerment’ as explained, various tools of empowerment have been tried and tested:

One such ‘tool’ is the women’s Self Help Groups (SHG). Self Help Groups are supposed to provide the much desired informal institutional support apart from empowering the needy women economically, socially, politically and otherwise, if only the platform (SHG) is properly built and used.

**SHGs under Indian context**

Poverty has been a normal feature for the larger part of the Southern Hemisphere. Competitive market system adopting western technologies in ‘soft’ democratic society was not consistent with employment generation and poverty eradication in over populated, labour surplus economies such as India. After nationalization of the banks in 1969, poverty alleviation was attempted through income generation through credit led assets. Various poverty alleviation programmes were conceived, designed and executed by the State and Centre from time to time to assist the poor and the needy. Credits being a ‘critical input’ in all these programmes, banks were involved in a big way to assist the beneficiaries of the various government sponsored programmes. While disbursing credit, banks, at the instance of RBI and NABARD adopted various methods. These methods suffered setbacks owing to reasons such as lack of education amongst the beneficiaries of the programmes, leakage of funds, political interference etc.

Funding these programmes through SHGs appears to be a better and viable alternative to other methods of credit disbursal tried earlier. The transaction cost of the credit is reduced to a great extent to the bankers with very good
recovery performance. The process of creation of assets was far better, under various schemes.

Micro finance through SHGs has emerged as a catalyst to help meet the credit needs of informal or unorganized rural sector in the recent past. Apart from meeting the economic needs of the people, it also helps in empowering, poor people mainly women economically, politically and socially.

Methodology

The study aims at finding out the contribution of SHGs for the empowerment of women. There are a large number of SHGs, in the country promoted by government, NGOs, Co-operative Societies etc., over the last two decades. Though the ultimate objectives of these SHGs are the same, the structure, functioning and management of these SHGs vary a great lot, there by creating acute differences in their impact. The reasons for such differences are very many and they depend on various regional/local factors. It may not be possible to measure the impact of SHGs using a common yardstick. It is in this context that regional/local/micro studies may throw lot of light on the functioning and management of these SHGs and their consequent impact.

Objectives

* To study the profile of the respondents
* To find out SHGs contribution in socio-economic and political empowerment of women

Research design

A descriptive, analytical research design was adopted for the study. The primary data has been collected from the members of SHGs. The design intends to find the social, political and economic indicators to analyze the level of empowerment.

Study area

Study area is limited to five taluks in the district of Dakishana Kannada were selected for research where group and group members were to be contacted. These taluks included Mangalore, Bantwal, Puttur, Belthangady and Suilia.

Results and discussions

The table 1 compares the age and educational status of the respondents of all the three categories. As for as age distribution of the respondents is concerned, it is found that under Navodaya groups, 04.5 per cent of the respondents belonged
Table No. 1. Comparative analysis of age and education of the respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Navodaya groups</th>
<th>NGO Groups</th>
<th>Sthree Shakthi Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Literates</td>
<td>Non-Literate</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Pre-Primary</td>
<td>Higher Primary</td>
<td>High School</td>
</tr>
<tr>
<td>&lt; 20</td>
<td>0</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>21-30</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>31-40</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>41-50</td>
<td>1</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>51-60</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>61 &lt;</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>13(9.8)</td>
<td>57(42.9)</td>
<td>51(38.3)</td>
</tr>
</tbody>
</table>
to the age category of less than 20 years, under NGOs, no respondent was less than 20 years of age and under Sthree Shakthi groups. 6 per cent of the respondents belonged to the category of less than 20 years of age. On the whole majority of the respondents fell under the age group of 21 to 30 years, (46.6 per cent under Navodaya groups, 36.1 per cent under Sthree Shakthi groups and 31.6 per cent under NGO groups). Of the total sample, only one (0.8 per cent) respondent was found in the age category of above 61 years under Sthree Shakthi group.

The productive age group for various activities is said to be 18 to 35 years. Various government sponsored programmes consider this age group as effective for the selection of beneficiaries under various schemes. From the analysis, it may be seen that majority of the members under three categories fell in this effective age bracket, though Navodaya groups had exceeded this age limit slightly. Level of education is not an eligibility criterion to become a member of any self help group. As these are the women from lower socio-economic strata, illiteracy or inadequate education is one of the characteristic features of such members. In less developed districts of North Karnataka, majority of the group members will be illiterates and there are many instances where their books/records are written by outsiders. In the area under study, the general level of education itself is high and hence the percentage illiteracy amongst members is low. The books/records are written by the members themselves.

The level of education has correlation with their level of awareness and empowerment. Many studies have proved this aspect across the country.

Serajul Haque's (2005) study on, 'Micro credit and Empowerment of Women: Evidence from Bangladesh' observed social development activities conducted for women on various subjects. The result of the study found that participation in the micro credit programme increased the ability of women to buy things independently; take part in public protests and generally made women more economically secure. The results also provide evidence showing that the longer a woman was a member of such micro credit programme, greater the likelihood was that she would be empowered.

In the present study in order to assess the mobility pattern of respondents after becoming the members of SHGs, as mentioned earlier, five parameters have been used namely, shopping/marketing, visiting health centers, watching cinema, visit to bank and free movement in the village (Table 2) one hundred and five (78.9 per cent) respondents promoted by NGOs observed that their shopping/marketing had increased after becoming the members of SHGs, while it was 67.7 per cent in Sthree Shakthi Group and 56.4 per cent in Navodaya Groups. As far as visiting the health centers is concerned, it was observed that 72.9 per cent members of NGO promoted groups and 71.4 per cent members in
Table No. 2. Impact of SHG on Social, Economic and Political status: Comparative analysis of mobility

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Navodaya data</th>
<th>NGO data</th>
<th>Stree Shakthi data</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same</td>
<td>Increased</td>
<td>Decreased</td>
</tr>
<tr>
<td>Shopping/Marketing</td>
<td>58 (43.6)</td>
<td>75 (56.4)</td>
<td>0</td>
</tr>
<tr>
<td>Visiting Health Centers</td>
<td>66 (49.6)</td>
<td>67 (50.4)</td>
<td>0</td>
</tr>
<tr>
<td>Watching Cinema</td>
<td>85 (63.9)</td>
<td>18 (13.5)</td>
<td>30 (22.6)</td>
</tr>
<tr>
<td>Bank</td>
<td>31 (23.3)</td>
<td>102 (76.7)</td>
<td>0</td>
</tr>
<tr>
<td>Free Movement In the village</td>
<td>42 (31.6)</td>
<td>91 (68.4)</td>
<td>0</td>
</tr>
</tbody>
</table>
the Sthree Shakti Groups followed by 50.4 per cent members of Navodaya groups were visiting the centers. Relatively more number of women members under NGO groups observed that there was increase in their watching cinema which means that they had the freedom to visit cinema theaters to an extent now when compared to other two categories. But majority of the women belonging to all three categories opined that their status remained static as far as watching cinema is concerned and there was not much of a connection with this to Self Help movement. As for as the increase in visits to bank is concerned, majority of the members from all the three groups noted that due to their enrollment in SHGs, there had been an increase in their visits to bank branches. Relatively this percentage was more (91.7 per cent) in SHG promoted by NGOs compared to other groups. All the 133 (100 per cent), NGO promoted group members observed that they were freely moving in the village as a consequence of their improved self-esteem through the activities of SHGs. 75.9 per cent members belonging to Sthree Shakti Groups and 68.4 per cent members belonging to Navodaya groups opined similarly.

From the above analysis it is very clear that mobility of the members (women) had increased after becoming the members of SHG, which results in their empowerment as observed by Serajul Haque.

It is almost clear from the field data that the mobility of women has increased with their involvement through SHGs. While discussing about the level of education of the members, it was discussed that the percentage literates are more in the area under study. This must have added to the increased courage of the women through the approved SHG platforms, which got expressed through improved mobility.

The difference registered under the three categories is not much which means to conclude that, in general, the SHG movement has lead to the empowerment of women through increased mobility, decreased inertia and lack of confidence.

The data presented in the table 3 observed that, on the whole, decision making capacity and autonomy of women had increased with regard to various house hold functions after becoming the members of SHGs. With regard to enrollment of children to schools, it is found that majority of the (78.9 per cent) respondents under NGOs observed increase in decision making capacity, while it was 62.4 per cent under Sthree Shakti groups and 54.1 per cent under Navodaya groups. With regard to visiting the doctors, majority (77.4 per cent) of the respondents under NGOs have mentioned that there was an improvement in their decision making followed by Sthree Shakti groups (67.7 per cent) and Navodaya groups (52.6 per cent). Concerning vaccination to children, majority of the respondents under NGOs, that is 81.2 per cent mentioned that, though
<table>
<thead>
<tr>
<th>Particular</th>
<th>Navodaya groups</th>
<th>NGO groups</th>
<th>Shree Shakti groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same</td>
<td>Increased</td>
<td>NA</td>
</tr>
<tr>
<td>Enrollment of children to school</td>
<td>47</td>
<td>14</td>
<td>133</td>
</tr>
<tr>
<td>Visiting doctors</td>
<td>63</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Vaccination to children</td>
<td>43</td>
<td>17</td>
<td>133</td>
</tr>
<tr>
<td>Family planning</td>
<td>22</td>
<td>53</td>
<td>133</td>
</tr>
<tr>
<td>Girl child development</td>
<td>54</td>
<td>4</td>
<td>133</td>
</tr>
<tr>
<td>Purchase of house hold necessities</td>
<td>49</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Purchase or sale of land</td>
<td>106</td>
<td>2</td>
<td>133</td>
</tr>
<tr>
<td>Involvement in IGA outside the home</td>
<td>47</td>
<td>2</td>
<td>133</td>
</tr>
<tr>
<td>Spending own money</td>
<td>54</td>
<td>3</td>
<td>133</td>
</tr>
<tr>
<td>Borrowing money</td>
<td>60</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Savings</td>
<td>19</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Investment</td>
<td>60</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Involvement in PO/NGO activities</td>
<td>36</td>
<td>2</td>
<td>133</td>
</tr>
<tr>
<td>Talking to unknown person</td>
<td>58</td>
<td>0</td>
<td>133</td>
</tr>
<tr>
<td>Caste vote independently</td>
<td>40</td>
<td>0</td>
<td>133</td>
</tr>
</tbody>
</table>
they had the power earlier, it had increased after becoming SHG members, followed by 66.2 per cent under Stree Shakthi groups and 54.9 per cent under Navodaya groups. Rest of the respondents opined that their status remained unchanged because even earlier they had autonomy. Majority (81.95 per cent) of the respondents under NGO groups opined that their decision making capacity and autonomy had increased with regard to deciding about family planning, followed by Stree Shakthi groups (65.4 per cent) and Navodaya groups (43.6 per cent).

With regard to girl child development, 81.2 per cent of the respondents under NGOs, which is the majority number when compared to other two categories mentioned increase, followed by 67.7 per cent under Stree Shakthi groups and 56.4 per cent under Navodaya groups. Enrollment into SHG had influenced on purchasing house hold necessaries. Majority of the respondents under NGO groups (89.5 per cent), mentioned that their decision making capacity and autonomy had increased with regard to purchase of household necessaries, followed by Stree Shakthi groups (70.7 per cent) and Navodaya groups (63.2 per cent).

As far as decision making capacity and autonomy pertaining to the purchase or sale of land is concerned, on the whole, in all the three categories of respondents it was observed that there was not much change after becoming the SHG members. Under NGO groups 50.4 per cent of the respondents mentioned increase, followed by 43.6 per cent under Stree Shakthi groups and only 18.8 per cent under Navodaya groups. With regard to involvement in IGA outside the house, 85.7 per cent respondents under NGO groups opined that their autonomy and decision making capacity had increased, followed by 69.2 per cent under Stree Shakthi groups and 60.9 per cent under Navodaya groups. As far as spending respondent’s own money, it was found that majority (72.8 per cent) of the respondents under NGO groups had mentioned increase in power followed by Stree Shakthi groups (63.2 per cent) and Navodaya groups(57.1 per cent). With regard to borrowing money is concerned majority (83.5 per cent), of the respondents under NGO groups followed by Stree Shakthi groups (73.7 per cent) and Navodaya groups (54.9 per cent) observed increase in their power. As far as involvement in PO/NGOs is concerned, majority of the respondents under NGOs that is 94.7 per cent observed increase in their decision making power, followed by 85 per cent under Stree Shakthi groups and 71.4 per cent under Navodaya groups.

On the whole, majority of the respondents belonging to all the three categories have observed increase in their decision making power with regard to their involvement in PO/NGOs because after becoming the members of the SHGs they started participating in various activities of people’s organizations.
Autonomy in relation to talking to unknown person had increased to 88.7 per cent under NGO group respondents, followed by 74.4 per cent under Shree Shakthi groups and 56.4 per cent under Navodaya groups. Casting vote independently by women is an important indicator to assess the level of empowerment. This parameter is used to observe whether it helped the respondents in making their own decisions to caste vote independently. Majority, that is 88.7 per cent of the respondents under NGO groups followed by 72.9 per cent under Shree Shakthi groups and 69.9 per cent under Navodaya groups mentioned increase in their decision making capacity and autonomy. When decision making capacity and autonomy to do saving by the respondents is compared among all the three categories, it is found that majority (92.5 per cent) of the respondents under Shree Shakthi groups observed increase, followed by NGO groups (89.5 per cent) and Navodaya groups (85.7 per cent). Majority of the respondents under NGO category mentioned that there was increase in investment by becoming the member of SHGs, followed by 59.4 per cent under Shree Shakthi groups and 54.9 per cent under Navodaya groups.

From the field study, while comparing the decision making capacity in house hold and autonomy in relation to various parameters, it was found that impact of SHG is more on the respondents under NGO groups with regard to majority of the parameters used, followed by Shree Shakthi groups and Navodaya groups.

Decision making capacity is one of the indicators which measure the level of empowerment. Empowerment in simple terms means taking decision about ones own self, put in different situations at different points in time. If women can take decisions connected with various family issues, it depicts their level of empowerment. Various studies have proved this.

In the present study various issues about which women were not in a position to take decision have been used to measure their level of decision making leading to their empowerment consequent with their ‘exposure’ and ‘learning’ through SHG platform. Various issues and the related opinions on decision making have been discussed. By and large, the women belonging to all the three categories of SHGs were observed to have improved their decision making capacity after becoming the members of SHGs.

Education of the children is an important issue. Owing to ignorance, women in the rural families were not taking any decision with regard to the education of their children. They were not aware of the importance of education as an ‘investment’ in the child’s personality. They used to treat children as a source of employment generation and not as the ‘nation building human resource’.
It is clear from the study that women after becoming the members of SHGs have understood the importance of literacy relatively better and education of their children and they have started taking right decisions which was maximum amongst SHG members sponsored by NGOs followed by Sthree Shakthi and Navodaya. This is indeed a good trend. If women can take decisions about crucial issues such as children's education, that would help rebuild the rural poor family as education holds the key of the 'better future' of the family.

Another issue where women are expected to take decisions is health and related aspects. Generally, women in rural areas, owing to illiteracy and ignorance, shun decision making in this important area- health issues connected with them, their children and other family members.

It could be seen from the study that the SHG platforms have succeeded in improving the decision taking capacity of the members with regard to health related issues such as, (1) visiting the doctors (77.4 per cent under NGOs, 67.7 per cent under Sthree Shakthi groups and 52.6 per cent under Navodaya groups) (2) getting children vaccinated (81.2 per cent under NGOs, 66.2 per cent and 54.9 per cent under Navodaya groups) (3) resorting to family planning (81.95 per cent under NGOs, 65.4 per cent under Sthree Shakthi groups and 43.6 per cent under Navodaya groups)

The percentage increase in decision making with regard to the above issues in SHG members belonging to three categories have been discussed. Though, women were taking decisions earlier also, it had increased which means that the level of 'empowerment' had increased. The NGO sponsored SHG members relatively are more empowered than Sthree Shakthi and Navodaya sponsored SHG members (percentage improvement given). This analysis goes to prove the role played by SHGs while empowering women members.

Another very important issue about which there is apathy at the village level pertains to the development of girl child. In most places girl children are not treated on par with the boys, owing to various historical and socio-cultural reasons. This is a very dangerous trend, which, in the longer run would mar the development prospects of any community. Proper education and awareness can only change the situation.

It is clear from the study that the SHG platforms organized by the three agencies have, to a great extent, succeeded in instilling this input (caring for the girl child) in the members, the trend being the same (NGO, Sthree Shakthi Navodaya). If women can take up this issue positively, there can be a great change in our villages. If women's organizations such as SHGs can do this, it would be very good.
With regard to the purchase of various household necessities, the traditional trend generally with the rural women would be that they could not take any decision with regard to such purchases. They would leave it for their spouses or other men in the family. This issue may sound very trivial but has its own impact on the decision making capacity of the women. If women can start taking decisions with such issues, the same can lead them for other decisions.

From the field study it is clear that after becoming the members of the SHGs, the decision making capacity of these women had increased substantially which has been explained in terms of percentages in Table 3.

With regard to purchase or sale of land, rural women, by and large are not essentially, consulted, either while purchasing or selling of any land, which goes to prove the male dominance in Indian rural society. The present study has thrown light on this issue also. It is clear from the field that the, decision of the women members were given weightage which could be an impact of their membership of SHGs.

With regard to the spending of own money or borrowing money from outside sources, again, the field data confirmed that the SHG members belonging to three SHPIs were positively disposed with regard to both ‘spending’ and ‘borrowing’ of money. This goes to prove their independent decision making capacity which, to an extent, speaks about the empowerment of members.

It is of interest to note that the SHG platform has started empowering the members politically also. It was significant to observe that the awareness level of the members with regard to adult franchise increased considerably. It must be appreciated here that if rural women start understanding the importance of casting their votes in various elections that would be the stepping stone for their understanding and probable participation in various political activities. Literature is available which mentions the importance of SHGs in making its members contest panchayath elections. It should be understood here that the trained members of SHGs can be better elected women representatives, at the grama panchayath level. The importance of 73rd Constitution Amendment is that women in general and women belonging to vulnerable sections are to be represented in the panchayaths. The whole concept of reservation has this idea of empowering women, especially those belonging to vulnerable sections politically. In this context, the connection between the women Self Help Groups and the grama panchayaths are to be appreciated. Thus the results of the present study are very relevant.

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Conclusion and summary

It is an established fact that the women throughout the world are discriminated and exploited, though they represent 50 per cent of the total population. The intensity of subjugation and exploitation varies from society to society and place to place. The active involvement of women in the development of rural as well as other sectors has been overlooked, by passed, underestimated and neglected even. The absence of proper recognition of women's positive contribution is due to the contention that their activities are economically unproductive, supplementary, optionally intermittent and dispensable.

The study observed that the Self Help Groups organized by the three categories of SHPIs, by and large, had achieved the purpose of 'empowering rural women' which varied amongst the SHGs sponsored by three Organizations. The background information about the members proved that they were all from the vulnerable sections of the rural society and they needed a platform such as SHG. The group members represented heterogeneity in terms of their age, educational status, caste, marital status, occupation, annual income etc. These differences seem to have not had any perceptible changes in terms of the impact the groups have created on the members.

References


