



SHGs AND WOMEN'S EMPOWERMENT: THE CASE OF BORDER DISTRICT OF EAST MIDNAPORE, WEST BENGAL

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ABSTRACT

KEYWORDS:

self-help group, economic empowerment, decision making.

Collective action in the form of self-help (SHGs) using microfinance has been increasingly hailed for its positive economic impact and its empowerment of women. Literature indicated that women who partake in SHG activities are more empowered in terms of economic independence than the non-SHG female cohort from the same community. This paper investigates through narrative inquiry the impacts of SHG membership on women's decision making in familial expenditure, children welfare, and freedom of movement. Results indicate positive inclinations and the narratives support the SHG program as effectively empowering.

INTRODUCTION

Women constitute almost half of the world's population. Yet their social, economic, and political status is lower than that of men in all countries. In a heterogeneous country like India, women, traditionally have been playing a crucial role in the family as well as in the farm, shop, factory and in the society, but their contribution has not been duly acknowledged. The involvement and participation in the process of development is sine-qua-non for the uplift of women to boost their status in the society. In the present age of globalization where each and every economy of the world is giving emphasis on women empowerment which is not possible only by creating employment opportunities for them but to motivate them to go for creating their own enterprise.

Microcredit essentially, is a small loan without any collateral, specially designed to help women and vulnerable groups to uplift their living standard by income generating programs. Hypothetically, microcredit programs provide poor women in the developing countries an opportunity to start small income-generating enterprises, providing these women opportunity to come out of their household and explore external community through various ability utilization programs. Researchers like Mahat (2015), Aoki & Pradhan

(2013), believe these income generation mechanisms and ability utilization programs infuse women's empowerment.

Individually women have inadequate ability to change the way capital markets and social institutions function although when collectively acted upon, such action has the potential to act upon and resolve problems. Since institutions themselves are gendered (Elson 1999), they do not question but reinforce existing social norms and behaviours, including gender relations. Contrary to this, in the past decades self-help group-based microfinance programs for low-income households where the majority customers are women have been introduced in developing countries (Birchall 2003). Distinctively important aspect of self-help microfinance programs is the categorical empowerment of women (Daley-Harris 2009), defined as the process of acquiring the ability to make strategic life choices in a context where there this ability has previously been opposed (Kabeer 2001). For women in India, this suggested empowerment is in several realms: personal, familial, economic and political.

Empowerment has been believed to infuse people with power (Reddy 2002) that is access to resources, expansion of individual's agency (Kishore and Subaiya, 2008), and power of decision making that is autonomy (Jejeebhoy, 1995). Kabeer

(2005) defined it as a process by which those who have been denied the ability to make choices acquire such ability. Empowerment is the process that sanctions the gaining of knowledge, skills and attitude and outlook needed to cope with the changing world and the circumstances in which one lives. Empowerment is referred to as the improvement of resources and capabilities of various individuals and groups to engage influence and hold accountable the institutions which affect them. In rural areas microcredit is channelized through self-help-groups (SHG) in order to viably serve this deprived customer segment, through SHGs, members who can access savings and credit products because members guarantee each other's loan repayments. This overcomes the problem of low or no collateral security for the financial institution.

Seemingly research literature such as the MIT study by Banerjee, et al. (2009) suggested that there was no impact on the women's health, education, or their decision-making among the slum dwellers in the city of Hyderabad, India. Similarly, the study by Dean and Zinman (2009), found no discernible effects on being below the poverty line and the quality of food that people ate. Karnani (2007) abridged it to say that people lack the skills, vision, ingenuity, and perseverance to be entrepreneurs. According to Mahajan (2005), a social entrepreneur, "*Microcredit is a necessary but not a sufficient condition for micro-enterprise promotion.*" Other involvements are essential, for example identification of livelihood opportunities, selection and motivation of the entrepreneurship, business and technical-skill training, establishing of market linkages for inputs and outputs, common infrastructure and sometimes regulatory approvals (Chowdhury, 2000).

There are other diverse thoughts from researchers like Aoki & Pradhan (2013) and Mahat (2015) suggested that most of the women in rural areas seldom have a chance to go out and participate in other activities than their household jobs. Microcredit program provides a woman the taste of her first independent income and also to provide an opportunity to start her own income generating activities through small enterprises and the participants get training and with such training become informed and they realize their rights. However women's empowerment is a process in which women challenge the existing norms and culture in efforts to promote their wellbeing and SHGs have become the ray of hope to developmental practitioners (Chakrabarti, 2004). Although policymakers and non-government organisations view SHGs as an instrument of change which increases socio-economic empowerment of women, evidence on the ground and empirical data on the success of SHGs are mixed.

METHODOLOGY

This paper describes the effect of programmes by Self Help Groups (SHGs) by studying empowerment after three years of programme intervention using qualitative data from an on-going ICSSR sponsored major project in four states in India. Five respondents - i.e. women between the age of 30-50 years, living in joint families having children, at least one daughter each, based on a survey conducted in East Midnapore district bordering West Bengal and Orissa were included for this paper. The objectives were to find out how the respondents perceived women's empowerment through participation in SHGs in terms of a) some control over her personal income, participating in the family expenditure decisions promotion of savings and children's welfare, b)

savings pattern as habit for reducing dependence on external sources for money c) empowerment in personal life.

The field of qualitative research is extensive and crosscuts disciplines, fields, and subject matters (Denzin & Lincoln, 2000), utilizing numerous methods of data collection and sampling. These strategies differ with respect to its appropriateness to the research objective, purpose, and question (Onwuegbuzie and Leech, 2007). This study used the personal narrative method to give an expression to women's perspective describing the phenomenon of joining SHGs to being empowered. Narrative data are simply the result of a communication exchange that captures personal and human dimensions of experience over time (White, 1980). Narrative analysis reflects stories as knowledge per se which constitutes 'the social reality of the narrator' (Etherington, 2004) and conveys a sense of that person's experience in its depth, disarray, richness and texture, by using the actual words spoken.

DISCUSSION

Access to microfinance is one way to increase women's empowerment, as microfinance helps the beneficiary households to make different inter temporal choices in expenditure and consumption (Vaessen et al. 2013). As suggested by Pitt *et al.*, 2003, women's control or help in household resources and household spending constitutes an important intermediary dimension in processes of women's empowerment; which increases, with subsequent implications the status of women and well-being of women and other household members. Several studies made the point, that, in poor families, any income contribution to the family by a wife is of significant value for subsistence and may enhance her position in the family, give her leverage and increase her power in decision-making (Hashemi et al. 1996; Lastarria-Cornhiel and Shimamura, 2008).

Empowerment through some control over her personal income, participating in the family expenditure decisions and children welfare: According to these women they were inclined to utilize a greater amount of their earnings on the family and domestic expenses, consequently an increase in women's income had a greater effect on family welfare; it had increased their participation in familial financial expenditure decisions, and had a better self-esteem (*as defined by them: amake jiggesh kare, matamat dile seta proyog kare; i.e. they are asked to give opinion which are adhered to*). They were also insistent that they used their income for children's welfare like education, and marriage.

Respondent 1; 34 years of age,

"My husband and I decided on giving our children good education and to get them settled (i.e. do something to earn) before marriage. Our older daughter was 16 years old and she was doing her schooling from a government school. Our younger daughter is 14 years old, she too goes to school but she has no interest in studying so we are looking for an opportunity to train her in some other trade after her secondary exam. My in-laws do not object or interfere when taking decisions about children."

Respondent 2; 37 years of age,

"I took loan to do business and substantiate the family income as my husband is the only bread earner. Yes, I am consulted for taking decisions on spending of the family income. However there are

some conventional norms that the family follows and I am bound by that, such as in case of health and illness, it is the patriarch who takes the decision where the treatment would be taken; where we would go for child birth etc.”

Respondent 3; 43 years of age

“I make all personal decisions on my own with regard to the family matters. Business related decisions, finance related decisions and decisions to borrow loans is decided by me in consultation with group and leaders. Any income that is received is handed over to my father-in-law and he maintains finances. We borrow loans to improve our living. However this a status I have earned after 7 years of SHG membership and now that I am a group leader.”

Respondent 4; 49 years of age

“I had borrowed loans to buy a house, to get my daughter married, for my son’s education, for family health expenses and our wellbeing. I had also taken loan when my husband was not well. I have also bought a piece of land by borrowing from the sangha. It has helped improve the situation.”

Respondent 5; 48 years of age

“I have borrowed loans for the hotel my husband runs, and children’s education. We save and deposit the money. I give the borrowed money to my husband for business mainly for the family. Our daughter got married last year and we could spend enough and she is well settled. “

“These days marriages need to be registered officially so have done that. The sangha leaders had said this in meeting and abided by it.”

Therefore women have control over the income but with a rider for conforming to some socio-cultural norms. They make relative contribution to support the family and have access and some control to family resources and decisions.

Savings pattern as habit for reducing dependence on external sources for money:

Respondent 2; 37 years of age,

“Some men spend money quickly and not save for the family and use it for their own purpose. We women are known to save for the family and take care of them and hope for their well-being.”

Respondent 1, 3, 4 and 5;

“As soon as we join SHG and borrow our bank accounts become operative and learn how to save and use the saving for some useful purpose.”

It was agreed by all respondents that SHG taught them how to save for the difficult days. Some of them had bought land and so they personally felt satisfied although the land was family owned i.e. in the name of her husband. Women had access to microcredits, ownership of assets and land, thus shows they have acquired the economic benefits and assets. Archana and Singh (2002) reported in their study on SHG in economic empowerment of rural women that economic empowerment was visible among the members by their habit of regular savings, less susceptibility to exploitation, access to formal credit and increase family income.

Gulati and Bathla (2002) evaluated the impact of micro finance programme on members of the SHGs, suggesting that it raised their levels of income and facilitated more self-reliance through promotion of productive activities. Morduch and Rutherford’s (2003) analytical study on the microfinance

issues in India projected that they took financial intermediation very seriously and devote different sorts and mechanism adopting widely varying ways to save and insure. According to Mishra (2005) SHGs provide certain benefits for the socio-economic development of its members like increased access to credit, inculcation of the culture of savings among the members, reduced dependence on money lenders etc.

Empowerment in Personal Life: Empowerment process involves some degree of personal development, and that it involves moving from insight to action but that is not sufficient. Rowlands (1997) considered empowerment as a process with three dimensions - personal, close relationships and collective. At each level inhibiting and encouraging factors influence a set of core values and lead to changes. Mosedale (2005) identified self-confidence self-esteem sense of agency sense of ‘self’ in wider context and dignity as the core values. Inhibiting factors included machismo, fatalism, active opposition by partner, health problems and poverty. Encouraging factors included activity outside the home, being part of a group, travel, time for self and literacy. Changes were expressed as increased ability to hold and express opinions; learn, analyse and act; organize their own time and obtain and control resources (Huis et al. 2017).

Pitt et al. (2006) recommended that “*credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power vis-à-vis their husbands, and having greater freedom of mobility*”. While Burt (2010) suggested that people with cohesive social networks tend to think and act the same way and are often the first to learn about new and useful information, and such social contacts, are a source of support in intra-household bargaining power. Action-formation mechanism such as microcredit programmes help women to participate in the outside world and interact with others, and by doing so create social capital which in turn may lead to new ideas and insights and a change in power relations (Vaessen et al. 2013).

Women’s empowerment is an important goal in achieving sustainable development worldwide. However, empirical evidence provides mixed results with respect to its effectiveness, impact of access to microfinance services on different beliefs of women about their personal strength as examined: self-esteem (Kato and Kratzer, 2013), self-confidence (Burra et al. 2005;), and self-efficacy/self-esteem (Kato and Kratzer, 2013).

Current data highlighted that the respondents were of the opinion that joining SGH had helped them to

- go beyond the daily household chores,
- know the world outside the confines of the home,
- learn banking rules and were able to use it,
- to come out of the trap of the vicious circle of poverty,
- SGH collaborations helped enhance socio-economic status, opportunities to enhance knowledge, skill and resources that could provide them confidence and self-esteem.

Respondent 1; 34 years of age,

“I am illiterate, could not sign my name, and did not know how to go to bank. Today I can sign my name and can go the bank deposit money. Most importantly no body stops me from going outside

the house. I attend meetings and also go out for other work when necessary."

Respondent 2; 37 years of age, Respondent 3; 43 years of age; Respondent 4; 49 years of age-

"We have gained the freedom to go outside the confines of the home where we can think freely, discuss our problems with other members and leaders. The family cannot stop us from going outside."

"We get a chance to go out and participate in other activities than their household jobs... Microcredit program gives us, who never earned a single penny in her life, a chance to start her own income generating activities through farming, small enterprises etc. This enhances our self-esteem, confidence and power to say something we could not have voiced before."

"Furthermore, in a joint family system, there are a lot of restrictions especially for woman in her daily affairs that hindered their mobility, control over income, and participation in decision making. SHG has given emancipation from lower order in the household hierarchy lower status and self-esteem."

Respondent 5; 48 years of age

"I got married at the age of 14; my parents were poorer than my in-laws, so I was almost purchased because of my fair skin. My in-laws paid for the clothes I got married in. Hence days-in and days-out I was reminded of these favours that were remitted. After I joined the SHG I have been able to subsidise my husband's income in a big way as I am now a caterer. In the wedding seasons especially, I earn in a big way. I also get a lot of low cost supplies for my husband's hotel, and I sponsor my father-in-laws medical expenses. I had sponsored the jewellery for my daughter's marriage and have made a gold chain for my mother-in-law. It's different now, and all because of SHG membership that I am contributing to the economic benefits to the family"

In communities wherein cultural norms restrict women's movements outside the home, participation in credit solidarity groups gives the women socially legitimate reasons to move outside the home and to associate with one another in public spaces (Hashemi et al., 1996) create new social contacts and new shared identities. These external ties make it easier for the women to resist the tight strictures of the traditional family and to adhere to the regulations of the program and becomes a new source of social support and a kind of countervailing power against pressures from the family (Vaessen et al. 2013).

Amin et al. (1998) linked the exposure to the outside world to an increase in women's self-confidence and self-reliance, enhancing their empowerment. Hashemi et al., (1996) added that when a microcredit programme gives the women socially legitimate reasons to move about and to associate with one another in public spaces, these meetings increase their mobility and visibility, which subsequently, exposes them to new ideas, which will then help them to become more confident and more skilful at interacting in the public sphere.

Women's entrepreneurship is increasingly recognized as an important driving force in sustainable and inclusive societal development (Warren-Smith & Jackson, 2004). Karnani (2007) suggested that the unique selling proposition of microfinance was its ability to empower women, increase

their bargaining power within their homes, centrality to the community, awareness of social and political issues, and mobility. It also increased their self-esteem and self-worth (Sabharwal, 2000). Microfinance empowers through training and communication where these women gain confidence and become assertive and capable of making their own decisions. At the same time, a sense of mutuality, sociality and solidarity with other women is spreading in their community. Thus, they claim that microfinance is a driving force for women's empowerment (Aoki & Pradhan, 2013). Graflund (2013) stated that theoretically microcredit can bring self-independence and decision-making power, but there are no real consensus among academics on the impact of microcredit on women's empowerment. Nevertheless, Gurung & Udas (2016) suggested that often women's capabilities and potentialities are underestimated and questioned, but women's microcredit participation and networked associations have the potential to surge their self-esteem. They have these capabilities only if they come out of the confines of the household and participate in economic activities provided supported by microcredit. In this sense, microcredit provides a platform to empower women but it does not pledge that everyone who takes part in it will be successfully empowered.

CONCLUSION

Studies have shown that women SHG members attain greater respect within the households (Kabeer, 2001; Kumar, 2009); they actively participate in her family decision-makings (Rahman 1999); increase their self-confidence (Mosedale (2005; Husain, Mukerjee and Dutta, 2012); individual capacities and free exercise of personal choice exists (Kabeer, 1999); they acquire better mobility (Sanyal, 2009); and as a result attain enhanced social and economic independence (Kabeer, 2001; Reddy, 2002; Rowlands, 1997). The narratives in this study indicated that self-help groups had played an important and significant role in improving overall economic and social empowerment of these women. Joining SHG facilitated the sample beneficiaries in terms of

- additional monthly income and savings through economic activities with financial supports.
- social, cultural and personal empowerment through participation in familial decision making in expenditure of family income and decisions about education and marriage of children and changes in women's mobility and social interaction.
- group participation was one of the major essentials of SHGs and meetings helped to develop interaction, create confidence, attained greater respect in the family, and this platform has created awareness among them.

Women's involvement in activities of self-help groups generated incredible effect on their lives as members, contributors and recipients of benefits for their cultural, social and economic enhancement.

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