

Is Being a Member Sufficient? Women Empowerment and Self-Help Groups in Rural Areas of Nalbari, Assam

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ABSTRACT

Women empowerment is a global issue now drawing scholarly intervention. Sen argues, "Indeed the empowerment of women is one of the central issues in the process of development for many countries in the world today" (Sen, 1999: 2). It is necessary not only for their own development but also for the development of the society and mankind as well. Women must be empowered in order to develop a household. Empowerment of women is also essential for establishing gender equality in the society. So, women empowerment is the call of the hour. The contributions of non-governmental organizations (NGOs) and various women organizations in women empowerment movement cannot be ignored. Within this set of organizations, women self-help group (SHG) is one towards empowering women. However, in reality, it is found that mere membership of women in SHGs is not a sufficient condition in empowering women, especially those women who belong to the marginalized section of society. There are many problems associated with it. Keeping this in view, the present study attempts to explore a research question: Whether SHGs can be a factor in empowering women? It is followed by another question: Is there any problem associated with the SHGs? Using a qualitative approach and in-depth interview method, this study interviewed 50 women from two selected villages in the district of Nalbari (Assam, India) who have membership in SHGs. The study argues that being member to SHGs on the part of the women-members is often guided by short-term needs rather than long term plans restricting scope of SHGs to empower women. Other socio-economic and political factors also determine viability of SHGs to empower women.

KEYWORDS: Education, Empowerment, Gender, Government, Self-Help Groups, Women

INTRODUCTION

Women empowerment has become a global issue now. "Indeed the empowerment of women is one of the central issues in the process of development for many countries in the world today", (Sen, 1999: 2). As a better half of the family, they must be empowered. It is necessary not only for their own development but also for the development of the society and mankind. Empowerment of women is also essential for establishing gender equality in a society. Therefore, many scholars argue that women empowerment occupies an important place in the development discourse. Without their inclusion in development, they would not be able to benefit or contribute to the development of the country. So, women empowerment is the call of the hour.

Considering the importance of the subject as witnessed in the other parts of the globe, the Government of India in its Ninth Five Year Plan declared 'empowerment of women' as one of the objectives of the Plan. It called for reliance on women self-help groups as a strategy. Even, the Indian Government declared the year 2011 as 'The Year of Women Empowerment' which is considered as the milestone in the journey of women empowerment in India. The contributions made by non-governmental organizations (NGOs) and various women organizations in women empowerment movement cannot be ignored. They have significantly contributed a lot in this regard.

Thus, various efforts have been made to empower women from different corners. Among the various efforts, Self-Help Group (SHG) is one. It is supposed that self-help groups may be a viable option in this regard. However, in reality, it is found that though SHGs can be an instrument of empowering women, it is not a sufficient condition. There are many problems associated with it. In view of the above, the present study attempts to highlight the different problems involved in SHGs and makes a conclusion after analyzing the data gathered through in-depth interview method.

LITERATURE REVIEW:

This section reflects the review of the related literature. But, before we proceed to analyse the related literature, the present study first conceptualizes the terms 'SHGs' and 'Empowerment'. SHGs are the voluntary groups of individual organised for fulfilling some particular aims which are mutually benefited for all the members of the group. According to Young, "Empowerment is about people taking control over their own lives: gaining the ability to do things, to set their own agendas, to change events in a way previously lacking. This may include affecting the way other people act consciously or unconsciously forcing changes in their behavior" (Young, 1997: 371-2). Thus, the feeling of powerful from powerlessness is generally termed as empowerment.

How to cite this paper: Dr. Bipul Das "Is Being a Member Sufficient? Women Empowerment and Self-Help Groups in Rural Areas of Nalbari, Assam" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-4 | Issue-6, October 2020, pp.331-335, URL: www.ijtsrd.com/papers/ijtsrd33376.pdf



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Empowerment has also psychological aspect. According to some scholars, empowerment refers to a process wherein an 'individual acquires or strengthens the necessary psychological resources that will enable goal achievement' (Amichai-Hamburger et al., 2008: 1777).

Explaining about empowerment, Kabeer opined, "The notion of empowerment is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such an ability . . . empowerment is about change, it refers to the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabbeer, 1999: 437).

For empowering women, their life styles should be better which will strengthen their capacity in various aspects of their life. Therefore, some scholars argued that a better life for women is essential for women empowerment (McKinsey and Company, 2010).

Another set of scholars opined that SHGs are argued to be instrumental for women empowerment, breaking patriarchy over women (Greaney, Kaboski, and Van Leemput, 2016). Similarly, SHGs help women strengthen their position in society and family (Tesoriero, 2006; Acharya et al., 2007). Some scholars argued that women, by virtue of their active membership in SHGs, can improve their impoverished situation (Burra, Deshmukh-Ranadive and Murthy, 2005). Besides these, SHGs allow collective action of women opening spaces for effective management of resources on their part (Agarwal, 2000; Panda, 2007).

Highlighting the importance of SHGs in empowering women some scholars argue that women involvement in SHGs makes them experienced to engage in public sphere and this indicates their freedom beyond domestic sphere (Narayan-Parker, 2005). It also empowers them in various aspects of their day to day life.

Defining empowerment, scholars like Rowlands opines that empowerment is a 'process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination' (Rowlands, 1997: 17).

Another set of scholars argue that women empowerment refers to the capacity of women that enables them to access into resources and materials and means of earning to improve their own and their family members' wellbeing and livelihood (Chant, 2008). Women empowerment requires appropriate and efficient allocation of resources through marketisation and government policies (Djelic, 2006).

Economic factors play an important role in the process of empowerment. Regarding this Minsky remarks, "Economic issues must become a serious public matter and the subject of debate if new directions are to be undertaken. Meaningful reforms cannot be put over by an advisory and administrative elite that is itself the architect of the existing situation" (Minsky 1986: 321).

Another set of existing literature argues that 'economic empowerment is the capacity of poor women and men to

participate in, contribute to and benefit from growth processes on terms which recognize the value of their contributions, respect their dignity and make it possible for them to negotiate a fairer distribution of the benefits of growth' (Eyben, Kabbeer and Cornwall, 2008: 9).

Like economic aspect, gender role is also very crucial in the empowerment process which signifies the relationship of power in the society. "Gender is a constitutive element of social relationships based on perceived differences between the sexes, and gender is a primary way of signifying relationships of power" (Scott, 1986: 1067). Similarly, "Since social institutions are gendered, it is evident that the economy, the labour market and the political system generate specific frustrations and opportunities for mobilisations according to the gender positions occupied. In addition, since economic and political changes in society all have the likelihood of being differentiated from a gender point of view, it must be expected, according to these occupied positions, that there are objective as well as subjective variations in the available resources for action but also in the opportunities, costs and risks of mobilizing protest" (Fillieule, 2009: 32).

Peoples' participation is very important for effective implementation of the policies and programmes adopted by the government. It also builds confidence among the people. Regarding this scholars like Townsend remarks, "The participation of local people in a project can mean involvement in all design and implementation, or merely a show of consultation which is never intended to be allowed to change anything . . . Similarly empowerment can be used to describe poor people finding the power to help themselves, or a government privatising health or pensions so that it can cut taxes in order to 'empower' citizens to decide whether to spend their income on health or pensions or conspicuous consumption. It now seems to refer to promoting entrepreneurial confidence among poor women rather than any need for the powerful to change, as if the only problem is the lack of drive among poor women" (Townsend, 1999: 21).

Some scholars argue that equality of class and sex is very important for empowering women in the society. They argue that class inequalities shape lives of women putting them into the periphery of development (Hopkinson and Aman, 2017). Therefore, "The goal of women's empowerment is not just to change hierarchical gender relations but to change all hierarchical relations in society, class, caste, race, ethnic, North-South relations" (Townsend, 1999:19).

Another scholar Qian, analyzing the importance of earnings for empowering women remarks, "One way to reduce excess female mortality and to increase overall education investment in children is to increase the relative earnings of adult women" (Qian, 2008: 1281).

Similarly, Duflo shows that 'policymakers often are too quick to conclude that allocation of resources toward women, rather than men, would *always* be efficiency enhancing' (Duflo, 2012: 1075). Again, he argues that that 'women leaders do seem to better represent the needs of women' (Duflo, 2012: 1071).

From the analysis of the above existing studies, it is evident that various scholars have forwarded their views regarding empowerment of women through self-help groups. Many scholars have argued that it can be one instrument of empowering women. But, they have not highlighted the various problems associated with SHGs. Therefore, the present study aims to highlight the problems in this regard.

OBJECTIVES:

The present study contains the following basic objectives:

- A. To assess the role of SHGs in empowering women in rural areas;
- B. To analyse the problems associated with the SHGs for empowering women in the countryside.

METHODOLOGY OF THE STUDY:

The present study is an empirical one. In-depth interview method is used here to gather relevant data. "The research interview is an interview where knowledge is constructed in the interaction between the interviewer and the interviewee" (Kvale, 2009). The study is also descriptive and analytical in nature. It is confined to two revenue villages of Barkhetri Development Block under Nalbari District, Assam. The selected villages include Chatemari and Aangradi Village. The study is also confined to women SHGs comprising of 10 (ten) women as members. It covered 10 such SHGs. From each of the SHGs having membership strength of 10 (ten), 5 (five) members (50% of total members) are selected as sample using simple random sampling without any social stratification except existing SHG-membership. Equivalent strength is given in selecting the size of the sample as they are all the existing members of a particular SHG. Thus, 50 (fifty) women members are selected as respondents for the purpose of the present study and data are drawn after 3 to 4 rounds of interviews and discussion with the selected women at different times.

CONTEXT OF THE STUDY:

Relative deprivation of entitlements, economic dependence and lack of education of women compared to men are some of the obstacles on the way of women empowerment. Education will empower them in their way of decision making process. Although SHG is one of the ways of empowering women, yet it is not a sufficient condition. To make it sufficient, we need to explore - whether SHGs can be an empowering strategy?

The present study will contribute to the existing literature on women empowerment by exploring the grass root level problems in empowering women through SHGs. The study argues that SHG is a way of empowering women, but it is not sufficient one. It is a necessary condition. But at the same time, we have to emphasis upon some other aspects as well as the government should also come forward with some specific policy reforms in this regard. Then only women empowerment through SHGs will be successful. In other words, effectiveness of SHGs will come when we will be able to mitigate the problems associated with it.

FINDINGS AND ANALYSIS:

This section is related with the analysis of the data collected from the universe. The results and related discussions are presented in the form of the sub-points mentioned below:

- **Members' Objectives: Consumption Vs. Income Generation:** SHGs are formed as a tool for income

generation which also increases the status of the members. The members with their monthly contribution as well as government support try to uplift their economic condition and status. In this regard, the respondents are asked whether their joining to SHGs have increased their capacity or status in the society. Replying to this query, the respondents opined that they are not in a position to invest more capital for income generating initiatives and the amount of funds received from the government is also not sufficient for the same. So, they use the raised funds for their consumption purpose. Thus, the study reveals that consumption tendency is more among the poor women members of SHGs. They generally want to consume the grants provided by the government without using it income generating works. However, among the economically affluent members, the scenery is different. They try to enhance their capacity and status by using it properly. Education and proper knowledge may be important issues here.

- **SHG's Funds and Economy: SHGs and Monthly Contribution:** Existence of every organisation depends upon the contribution of the members involved with it. In case of the SHGs, the members contribute their contribution on weekly or monthly basis. In the present study, it is found that except three, all the members of the seven SHGs contribute Rs. 20.00 (twenty) each only as their monthly contribution which are deposited in their bank account to enhance their fund. The members of the other three groups contribute Rs. 100.00 monthly. Thus, the present study demonstrates that most of the SHGs are impoverished. As they are not themselves enriched, so how will they help or protect the interest of their members? Thus, their poverty and poor economic condition are standing in their way of empowerment.
- **Guidance of being members: Self-interest Vs. Others' Pressure:** SHGs are formed among the like-minded members with some objectives without having any pressure from others. To know about this aspect, the respondents are asked whether they have joined willingly or due to pressure from others. In this regard, they have commented that due to their self-interest, they have joined it. Then, the respondents are asked about the specific purpose of their joining in SHG. Surprisingly, they are silent in this regard which reveals that the women members of the SHGs are not aware about the purpose of their group. It may be due to their ignorance or dominance and pressure from the male members of their family. Thus, patriarchy may be an influencing factor here.
- **Forming SHGs: Social Vs. Private Interest:** Formation of any organizations or associations is influenced by some interests which may be social or private. In the present study, to know the nature and characteristics of the groups, the respondents are asked about the purposes of their groups. Here, they have replied in favour of both social and private interest. They opined individual development as social development. But, in a participant observation, it is found in the field study that more than fifty percent of the respondents have taken the membership of more than one group. It demonstrates that they join in various groups to earn

more income which may be due to their poor economic condition.

- **SHGs and Leadership: Conflicting Factors:** Leadership plays an important role in the development of any organisation. In the present study, it is found that majority of the SHGs are working smoothly as per their objectives. However, a few of them i.e. 3 (three) out of 10 (ten) have witnessed their concern over leadership conflict. The respondents have commented during field survey that due to the conflict of interests among the top level office bearers, they are facing problems in fulfilling their desired goals. Thus, it is revealed that some of the SHGs have been facing the problems of leadership conflict which hampers their functioning in general and social interest in particular. In other words, it may increase social distancing which hampers the durability of the SHGs.
- **Question of Sustainability: SHGs and Durability:** Durability is another aspect associated with SHGs. Every organisation in order to develop properly must be durable for long time. As mentioned above, due to the conflicts of interest among the top level office bearers, it is seen in the present study that a good portion of the SHGs are not working properly. It is also found in the study that some SHGs are formed to fulfill short term goals. In other words, it is formed for fulfilling personal gain only. Besides, there are no clear cut objectives as well as rules and regulations of the SHGs which allow free entry and exit of the members. It also helps them to take multiple memberships in different groups. Therefore, the present study argues that there must have specific and concrete rules and regulations of the SHGs in the form of constitution specifying the tenure of the members and other office bearers.
- **What Influences? SHGs and Influencing Factor of Participation:** There are various factors which may influence one to join and participate in SHG. These may be income generation, social status, power and many more. Here, to know the pattern of women involvement in SHGs, the respondents are asked about the factors that influence them to join in SHGs. The respondents had replied in multiple ways like- enhancement of income, power, status etc. Regarding pattern of involvement of the members, it is found that these groups are formed among the relatives, and portfolios of the top office bearers are kept among themselves. It may be a disappointing factor for those members who have no blood relation with them. Thus the study demonstrates that kinship plays an important role in forming these groups and their decision making process which may be a threat to social capital. In other words, SHGs may strengthen social bonding as well as may be a threat to social bonding.
- **Beyond Members: SHGs, Bureaucracy and Political Angle:** Bureaucracy plays an important role in an administration. They implement various schemes and policies of the government. Therefore, attempts are made to know their role in implementing various schemes relating to SHGs. However, in this regard, the respondents have given a negative picture. They opined that the bureaucrats created red-tapism in the name of

administration. Some of the respondents even did not hesitate to say that they were interconnected with the political leaders. Thus, the study reveals that there is a nexus between the bureaucrats and the political leaders which politicized the administrative machinery in the name of welfare and development.

- **The Helping Hand? SHGs and Government Support:** The support of the government is unavoidable for the development of various schemes launched by the government which is also not exception in case of the SHGs. It is found in the present study that in spite of providing various schemes like weaving, goat farming, broiler farming, duck farming etc. the sample SHGs have become unable to survive their farms. It may be due to the lack of knowledge or proper training in this regard. This reveals the gap between the government policies and the expectations of the members. Of course, there may be a political agenda or creation of beneficiaries for the benefit of the government. Similarly, women are more likely to be the members of SHGs which may be a political trend or political patronage where women are highlighted. They are targeted as beneficiaries and government announces more benefit to the women SHGs. Thus, the study argues the feminization of the SHGs. However, it shows another aspect that women are not interested in SHGs but they are pushed by the male members of their family as well as society for getting benefit.
- **Motive of Earning More? SHGs and Expectation for Easy Money:** Expectation for money is quite natural; but expectation for easy money is harmful for all. As we have mentioned above, in spite of getting various government funds with ample subsidies, the sample SHGs under study have failed to develop or even survive. They are using this platform only for their personal gain that may be in the form of money or materials. They are not willing to work hard and they have no work culture. They are engaged and expecting for easy money only. Thus, the present study demonstrates that expectation for easy money, lack of training and work culture have stood on the way of developing and empowering women through SHGs.

From the above findings, we may say that there are various problems associated with the functioning of the SHGs for empowering women. In this regard, as a universal solvent, education may play an important role. Besides, massive awareness programmes, government support with more subsidies in various schemes like- weaving, cottage industries, farming etc. and finally willingness to work hard are the key aspects in this regard.

RECOMMENDATIONS:

From the findings and analysis of the present study, we may forward the following recommendations:

- A. Strong awareness programme with adequate training should be organized for the members of the SHGs in their area of specialisation.
- B. SHGs should be encouraged for making innovative products with the help of locally available materials.
- C. Government should make a strong mechanism for monitoring the activities of the SHGs.

- D. There should be provision for financial help through banks and other financial institutions under strict supervision of the government.
- E. Government, banks and NGOs should come forward with an integrated approach which will be helpful for effective functioning of the SHGs.

CONCLUSION:

From the analysis and findings of the present study, we may say that in spite of various efforts for empowering women through SHGs, they are not empowered as targeted. As we have discussed above, it is because of different problems associated with this. Women empowerment through SHGs is possible and it can be a necessary condition. But, it is not sufficient for empowering women because of lots of issues involved with it. These issues are highlighted in the study. After mitigating these problems, if we may involve women, then only SHGs will be an effective instrument for women empowerment. Besides these, the government, NGOs and the civil society should come forward in this regard. Then only the women section associated with this sector will be able to empower themselves in real sense of the term 'empowerment'.

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