

ROLE OF SHGS IN SOCIAL INCLUSION OF WOMEN: AN OBSERVATION

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Abstract

. Women in Indian society played an important role. They share the half of the sky and contribute half in the process of development. SHGs are the bottom ended fort une for the half of the population of our country. It is witnessed that, Self-help Groups are emerging as an impotant mechanism of achieving women empowerment and now it has been recognised as an effective strategy for social and economic empowerment of women through which they can attain the path to social inclusion. Self-help Groups in co-operations with banks and other formal system give financial support to the poor, particularly women. Cachar is a district of Assam where Self-help Groups have been playing a crucial role in the growth of socio-economic conditions of marginalised section, especially women. The objectives of the study are to know the perceptions of people regarding women's involvement in Self-help Group and participation of women in decision-making process inside and outside of the family after joining Self-help Groups. 15 Self-help Groups of Borjalenga Development Block has been selected through purposive sampling and 10 members from each group is taken as units of the study. Data has been collected through Interview Schedule. The study shows that after joining Self-help Groups women have developed the power of autonomy in decision making inside and outside the family.

Key words: Self-help Group, Social Inclusion, Women Empowerment

Social inclusion is opposite of social exclusion. It refers to the process of access to equal rights, such as participation in community level, employment, education, health care etc. The World Bank defines social inclusion as the process of improving the terms for individuals and groups to take part in society (World Bank, 2013). It aims to empower poor and marginalised people to take opportunities. On the other hand, Social exclusion refers to the process in which individual or entire groups are deprived from rights, opportunities and resources by other individuals or group of people in society. The outcomes of social exclusion are that the excluded individuals or groups are prevented from participation in economic, social and political aspects of society in which they live. Studies on women empowerment have focused that since long periods of time women have been suffering from discrimination. For ages, women are considered as the subordination of men and they have been kept apart

from participation in political, economic and social aspects. In a patriarchal tradition, socially determined roles for men and women prevent women from participation in decision making within household and at community level; their economic freedom and freedom of physical movement outside their family is also restricted. Moser has stated that poverty is not only the cause of underdevelopment of women in developing countries. He has remarked that men have the power of control over resources and income. Where men control household financial resources, women are unable to save. Moreover, many cultural constraints restrict women's ability to move freely outside their domestic arena and to compete equally with men running similar enterprise. (Moser, 1989)

It is worth mentioning that, to abolish discrimination against women, many feminist writers and social thinkers are trying through their thoughts, researches and writings from different approaches and dimensions. Empowerment of women is the outcome of several feminists' movements, critiques and debates raised by the feminists in developing societies (Sen and Grown, 1987). It is argued by the feminists that empowerment should be one of the basic aims in life for those who are undergoing through gender inequality and gender oppression. Women get less of economic material resources, social status, power and opportunities for self actualization than do men who share their social location based on class, race, occupation, ethnicity, religion, education, nationality or any other socially significant factor. As women are the oppressed class of the society and therefore they should have to gain empowerment in the so called male dominated society. Akhter (2006) describes empowerment as a process wherein the powerless gain greater share of control over resources and decision making, and since women are generally accepted as being the most powerless member of the oppressed classes. Empowerment is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over crucial material and non material resources (Moser, 1993). The term empowerment is directly related to power. But this power does not refer to domination over others; instead it indicates the increasing strength in spiritual, political, social or economic aspects of life to free from oppression and inequality. Kabeer (1999) defines the term power as the ability to make choices. According to Kabeer, in people's life there are some choices which have great importance than other choices. Kabeer refers to this type of life choices as 'strategic life choices' like choice of livelihood, whether and who to marry, whether to have children etc. In terms of strategic life choices, she defines empowerment as the process where people acquire the ability to make and expand their strategic life choices. Empowerment is essential for women to increase their strength in spiritual, political, social or economic aspects of life. The

term women empowerment has come to be associated with women's struggle for justice and equality in male dominated society and it is a way for women to acquire the ability and opportunity to participate in decision making and implementation and influencing the decision with proper knowledge, self-dignity and self-confidence (Akhter, 2006).

Self-help Groups (SHGs) are the voluntarily organized homogenous groups consisting of 10-20 members with common goals and desires. The basic aim of Self-help Groups is to give financial support to its members. Self-help Groups have emerged through the approach of self help. It is thought that entrepreneurial activity, borrowing and lending money, group meeting, training, mutual help of the members of Self-help Groups can give economic security, strong psychology and empowerment to its members within and outside of their home. These small affinity groups by the support of outsiders can effectively manage and support its members to involve in multiple socio-economic activities and enterprises. It can be said that Self-help Groups are ethically important; Self-help Groups are not only for providing employment to the poor and eradicate poverty, but also to empower the poor and vulnerable women by helping each other. Self-help Groups in connection with micro-finance have played an important role for the improvement of socio-economic conditions of the poor. Self-help Groups is defined in the National Bank for Agriculture and Rural Development (NABARD) literature as a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to common fund to be lent to its members as per group decision (Baretha and Ghosh, 2009).

The status of women in Assam compare with the women of other parts of India is high in many aspects. It is because social evils like child marriage, dowry, bride burning, female infanticide and feticide are not prevalent in Assamese society. But patriarchy continues the subjugation of women in Assam. From the ages under male domination most of them do not dare or are hesitate to play leadership roles in society and hesitate to talk freely with people outside the family. It is one of the causes of high gender inequality in Assam. National Human Development Report, 2002, showed higher gender inequality in the state as compared to all India situations (Government of India, 2002, Human Development report 2001). Assam got 29th rank among the 32 states and Union Territories in India. According to Assam Human Development Report, 2003, in the north-eastern region Assam lagged behind Manipur, Meghalaya, Arunachal Pradesh, Mizoram and Nagaland in terms of gender equality (Government of Assam, 2003, Human Development report, 2003).

Self-help Group has received widespread recognition as a strategy for poverty alleviation and women empowerment in both domestic as well as community level. With the goal of making independent source of income, women are being involved themselves in income generating activities through Self-help Groups. In India NABARD is the apex institution which provides micro credit to the poor via SHGs-Bank Linkage programme. Under the scheme, Swarnajayanti Gram Swarojgar Yojna (SGSY), Self-help Groups and individual Swarozgaries are trained through various stages of development and provided bank loan with government subsidy for their self-employment. In case of Assam, micro finance movement had started lately. It is only 1997-98 that microfinance movement had really began and has been rapidly picking up since then. Nobel Prize winner Professor Muhammed Yunus agreed to extend his help to government of Assam for introducing a microcredit scheme for uplift of the people of rural areas of Assam (Devi, 2009, April 23). After that Assam Government had prepared a draft role on a three years' project and an amount of rupees 835 lakhs disbursed as loan in three years.

The outreaches of Self-help Groups are not equal across the country. North-east India is still in very lower stage compare to other parts of India. NABARD has taken initiatives to spread the outreach of microfinance and introduced SHG-bank linkage programme in 13 identified priority states including Assam, which account for 70% of the rural poor population. In Assam, microfinance is being provided by banks and financial institutions such as NABARD, SIDBI and registered NGOs. SIRD (State Institute of Rural Development), Assam helps in the formation of Self-help Groups and bank linkage for microfinance in different district of the state. The Self-help groups are formed under the Swarnajayanti Gram Swarojgar Yojana (SGSY). SIRD provides entrepreneurship and skill development training for promotion of micro enterprises in agriculture and other income generating activities like poultry, piggery, fishery, handloom, handicraft, and small business. The training programmes through IDEA (Institute for Development of Entrepreneurs in Assam) are organized. SIRD also facilitates in Joint Liability Groups under the Chief Minister's Jiban Jyoti Swaniyojan Yajana and Employment Generation Mission and develops bank linkage. During 2001-02 to 2008-09, SIRD facilitated bank linkage to 7990 SHGs and helped mobilize Rs 12714.38 crore bank loans (Mali, 2011). SIRD has achieved major success in promoting traditional rural activities in the state for unemployed people (Dutta and Kherkatary, 2011). The consequences of SHGs are not uniform across the country. Especially the north eastern India is still cannot reach the outcomes of Self-help Groups in comparison to other parts of India. As against a national figure of 150000 Self-help Groups and Rs 1500 million NABARD's bank linkage,

the share of Assam has been 140 Self-help Groups dealing a volume of credit of Rs 1.56 million (D. Sharma, 2010).

In Borjalenga development block of Cachar District, Self-help Groups are actively working and most of the Self-help Groups have been working actively for 10 years and above. The Self-help Groups are linking with the Assam Gramin Vikas Bank, Bandhan Bank etc. and others are linking with SBI, UCO, etc. The members perform their traditional income generating activities like poultry farming, piggery farming, goatary farming, handicraft and handloom, traditional food making etc. The Self-help Groups provide a platform for the poor, especially women to gain knowledge, develop communication skill and acquire income-generating skill.

The objectives of the study are to know the perceptions of people regarding women's involvement in Self-help Group and participation of women in decision-making process inside and outside of the family after joining Self-help Groups. The universe of the study is Self-help Groups in Borjalenga Development Block of Cachar District, Assam. Out of the total Self-help Groups, 15 Self-help Groups of Borjalenga Development Block has been selected purposively and 10 women members from each group is randomly selected as units of the study by using Lottery method. Total sample size is 150. Primary data has been collected through structured interview schedule and field observation.

Observations of Family Members and Outsiders on Women's Involvement in Self-help Groups

As per division of role in family, women have to manage family activities like housekeeping, stay home and take care of family members especially elders of the family and husband. But due to the changing economic realities women have taken part in Self-help Groups to improve their economic sphere. After participation in Self-help Group the traditional perception of people has changed. Now it is realized the importance of women's participation in earning processes. Before joining Self-help Group women were only busy in performing domestic activities. But, after involvement in Self-help Group the traditional perception of people who opposed women to go outside from family and perform other kinds of work have changed and now they start to realise that participation of women in income generating activities is necessary for economic well being of family. Women now without permission of other family members can go outside their house with the purpose of group activities, group meetings, marketing, and transaction with banks, to participate in

entrepreneurial training programmes and so on. Through Self-help groups, women have achieved freedom of movement outside family without interference from other members of family.

But still women are not totally free from her family task. After completing all her domestic works she can go out to perform Self-help Group activities. People's perception regarding this matter is not completely changed. The following table 01 and table 02 shows notion of family members and outsiders regarding involvement of women in income generating activities through Self-help Group.

Table 01: Notion of family members

Perceptions	Frequency	Percentages
Very good	89	59.33
Good	61	40.66
Not good	0	0
Total	150	100

Source: Field data in Borjalenga Development Block

This table reveals that, more than half 59.33% of total respondents hold the view that their family members praises their inclusion in Self-help Groups and allied activities and 40.66% women responded that perception of their family members is good regarding their involvement in Self-help Groups activities.

Table 02: Notion of outsiders

Perception	Frequency	Percentages
Very good	66	44
Good	77	51.33
Not good	7	4.66
Total	150	100

Source: Field data in Borjalenga Development Block

Data shows 44% women responded that peoples' perception regarding Self-help Groups involvement is very good. They praise their group activities. 51.33% women told that their involvement in Self-help Groups is alright and 4.66% women told that their Self-help Groups' activities are not praised by the people who believed that women's participation in Self-help Groups is not necessary, because their domestic activities is more important for smooth running of family.

Women's participation in income generating activities has brought confidence among them and made them able to make decisions in family as well as in community level. Women of Assamese society are very much domestic and introvert. After joining Self-help Groups they have become contact with other people during the time of transaction with banks, meetings or training programmes and therefore they have got confidence to take part in decision-making process on different ground inside as well as outside of family. Besides, Self-help Groups provide a platform to its members to develop leadership quality. Members have to elect as a president and secretary for proper functioning of group activities. Therefore, they have got an opportunity to take leadership role and gradually it helps them to achieve confidence in making decision. On the other hand, the other members in family generally respect the earning members. After their involvement in income generating activities they have also been given the chance to participate in decision-making matters within the family. Hence, it can be mentioned that participation in income generating activities increases their confidence level in making decisions and equality in sharing power with men in household.

Table 03: Participation on making decision inside the family
(Percentages in parentheses)

Decision making matters	Before joining SHGs		After joining SHGs	
	n=150		n=150	
	Yes	No	Yes	No
Children's education	52 (34.66)	98 (65.33)	78 (52)	72 (48)
Family expenditure	46 (30.66)	104 (69.33)	94 (62.66)	56 (37.33)
Religious aspects	62 (41.33)	88 (58.66)	73 (48.66)	77 (51.33)
Family property	31 (20.66)	119 (79.33)	42 (28)	108 (72)

Source: Field Study, Borjalenga Development Block

The above table shows women's participation in decision-making process on different ground inside the family. Before joining Self-help Groups 34.66% of respondents could participate in making decision on children's education. After joining it is increasing up to 52%. But still 48% women do not participate in this ground. Making decision regarding

family expenditure 30.66% of respondents could participate before involvement in Self-help Groups. After joining Self-help Groups it is increasing up to 62.66%. Decision making regarding religious aspects 41.33% and regarding family property only 20.66% could participate before joining Self-help Groups. But after joining Self-help Groups it is increasing up to 48.66% and 28% respectively. It is clear that regarding family property women's decision making power is very low.

**Table 04: Participation in different grounds out side family
(Percentages in parentheses)**

Decision making matters	Before joining n=290		After joining n=290	
	Yes	No	Yes	No
Social and religious aspect	22 (14.66)	128 (85.33)	83 (55.33)	67 (44.66)
Participation in development programmes	22 (14.66)	128 (85.33)	98 (65.33)	61 (34.66)
Participation in political aspects	63 (42)	87 (58)	124 (82.66)	26 (4.50)
Protesting violence against women	51 (34)	99 (66)	85 (56.66)	65 (43.33)

Source: Field Study, Borjalenga Development Block

The above table has portrayed participation of women outside their family before and after joining Self-help Groups. 14.66% women stated that they participated in social and religious aspects before involvement in Self-help Groups. But after joining Self-help Groups it is increasing up to 55.33%. 65.33% respondents can participate in development programmes where only 14.66% respondents could take participate on this ground before joining Self-help Groups. Only 42% respondents stated that they took part in political aspects before joining Self-help Groups. But after involvement in Self-help Groups, 82.66% women begin to participate in political aspects by their own choice. Before joining Self-help Groups only 34% women participated in protesting violence against women. 66% women did not participate on this ground. But 56.66% women responded that they participate in protesting violence against women after joining Self-help Groups. But still 43.33% women told they do not want to participate on this ground.

The findings of the study have revealed that Self-help Groups are working as an important tool to enhance empowerment of women in our male dominated society. Women's participation in Self-help Groups has gradually changed the mindset of people. Now they praise women's involvement in Self-help Groups and welcome them to participate in social activities. They have realised the importance of participation of women in income generating activities for well being of family. Moreover, involvement in Self-help Group has made women capable to take part in decision making process within and outside their family. It is suggested that the Self-help Groups' members have to need more skill oriented training so that they can enhance their entrepreneurial traits and their product may get a large area in global market. On the basis of demand and availability of raw materials in that area women should be trained and guided to involve in different types of entrepreneurial activities. Periodical exhibitions, fair at block and district level should be organised where Self-help Groups can display their products. Women of Assam have a lot of potentialities and proficiencies. It is the necessary task of Government officials as well as agents of NGOs to counsel women to show their hidden entrepreneurial traits through which they can make a path of income by group activities.

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