

Full Length Research Paper

Empowerment of women through self help group approach: Empirical evidence from west Bengal, India

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Women empowerment is always considered as the key aspect of social development throughout the world. Self Help Group is one of the most important approaches for women empowerment in India. This present study was designed to trace out the impact of Self Help Group in women empowerment in Nadia district of West Bengal, India. Both the members (beneficiaries) and non-members (non-beneficiaries) were considered for this study. It was found that beneficiaries had higher score in all the four dimensions of empowerment, that is, personal autonomy index, family decision making index, domestic economic consultation index and political autonomy index as well as aggregate empowerment index. It may be concluded that Self Help Group approach had a significant impact on women empowerment in Nadia district of West Bengal, India.

Key words: Empowerment, self help group, West Bengal.

INTRODUCTION

Empowerment is expressed as the expansion of freedom of choice and action (Narayan, 2002). United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Kabeer's (1998, 1999) view of empowerment refers to the processes by which those who have been defined the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, 2001). Kabeer points out that a distinction has to be made about the type of choice, and the focus necessarily has to be on strategic life choices, that is, choices that shape livelihoods or are 'critical for people to live the lives they want'. The expansion in the range of potential choices

available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment. These dimensions are (1) Resources: The pre-condition necessary for women to be able to exercise choice; women must have access and future claims to material, human and social resources; (2) Agency: The process of decision-making, including negotiation, deception and manipulation that permit women to define their goals and act upon them; (3) Achievements: The well-being outcomes that women experience as a result of access to resources and agency.

Mayoux's (2000) definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations". It consists of: (1) 'Power within', enabling women to articulate their own aspirations and strategies for change; (2) 'Power to', enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; (3) 'Power with', enabling women to examine and articulate their collective interests, to

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organize, to achieve them and to link with other women and men's organizations for change; and (4) 'Power over', changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in different spheres of life (for example, economic, social, political) and at different levels (for example, individual, household, community, market, institutional).

Empowerment, in the context of a Self Help Group (hereinafter SHG) member, can be seen as having the following six components.

- a. Influence over economic resources of the family and participation in economic decision making, (ability to influence decision on- purpose of loan, household infrastructure, major household purchase, occupational issues, sale or mortgage of assets).
- b. Ability to influence/participate in decisions related to her professional status, her educational attainment. Influence on her own development as an individual.
- c. Power over local polity and participation in socio-political decision making (involvement in formation of SHG, SHG meeting and its political activities, village *Panchayat* meetings, *Panchayat* elections).
- d. Influence over other decisions pertaining to general welfare of the family with respect to all members and with respect to children only.
- e. Increased interaction with other members of her group community.
- f. Improvement in the technical and managerial skills of the members [Mysore Resettlement and Development Agency (MYRADA, 2002)].

Out of these, components 'a', 'b' and 'd' are related to the woman's role in the decision about the issues and activities within the household, components 'c' is related to her role in socio-political environment. Women's empowerment level in a community is positively affected when any one of the above component improves.

Mayoux (1995) has identified three 'paradigms' on micro-finance and gender. The 'financial self-sustainability paradigm', currently dominant within most donor agencies and USAID, World Bank, UNDP, etc. assumes that increasing women's access to micro-finance services will lead to individual economic empowerment, well-being and social and political empowerment. It provides little opportunity for client participation, group self-management or autonomy (Rahman, 1999; Mayoux, 1995). The 'Poverty alleviation paradigm' has its rationale for targeting women, because of higher levels of female poverty and women's responsibility for household well-being. The 'feminist empowerment paradigm' is based on a mutual or self-help approach pioneered in India in the early 1980s. It is rooted in the development of some of the earliest micro-finance programmes in the South, particularly Self Employed Women's Association (SEWA) in India. It emphasises high levels of group ownership, control and management. Mayoux (1995) argues that the very process of taking

decisions within the group is an empowering process and so can lead to broader development outcomes, such as the greater participation of women in local government processes, and so on. In India, women constitute 48.20% of the total population. Women empowerment is critical to the socio-economic progress of the country. Investing in women's capacity building and empowering them to exercise their choices is not only valuable itself but is also the surest way to contribute to economic growth and overall development. Empowerment of women has now become a key issue in the Government's Five-Year Plans-by organising women into Self Help Groups to make the beginning of a major process of empowering women. In the same way, the agenda of SHGs is 'Empowerment' and shift from dormant masses of the rural women to vibrant masses by bringing more income in the hands and control of women so that they can lead a better social life. Movement of the SHG in India crossed more than a decade; therefore, it is the proper time to evaluate the impact of SHG in women empowerment.

MATERIALS AND METHOD

Locale of this study

This present study was conducted in the purposively selected state of West Bengal which is situated in eastern corner of India. As this study demanded an in-depth analysis of members of the self help groups and their micro-financing activities, then, a through knowledge of the local culture, language and tradition prevailing in the area was inevitable. Hence, the state of West Bengal was selected because researcher was well acquainted with the local socio-cultural scenario.

There are 15 climatic zones in India (Planning Commission of India, 1989). Among these 15 zones, 3 zones are fallen in West Bengal. These three zones are (1) Eastern Himalayan region (2) Eastern plateau and hilly region (3) Lower gangetic plain region. Again these three zones are subdivided into six sub agro climatic zone (Figure 1). Out of six sub agro climatic zones, the New Alluvial Zone was selected purposively for this present study as this zone is the heart of West Bengal in terms of agricultural productivity, animal husbandry proficiency and efficient in all terms of development for the sustainable livelihood security of rural people. The New Alluvial Zone of West Bengal is consists of whole Nadia district, western part of Malda and South Dinazpur, Southern part of North Dinazpur, Eastern part of Mursidabad, Burdwan, Hooghly and Howrah, and Northern part of North and South 24 Parganas. So, from above lay out, it was easy understandable that only whole Nadia district fallen in New Alluvial zone. Hence, Nadia district was selected purposively for this study.

Research design used

A research design empowers the researcher to answer research questions as objectively, accurately and economically as possible. It helps to set up a framework for the test of relationship among the variables, and instruct to keep the research in proper direction. "Ex-post-facto cause to effect" research design was used in this study.

Ex-post-facto research design

Ex-post -facto research is systematic empirical inquiry in which the

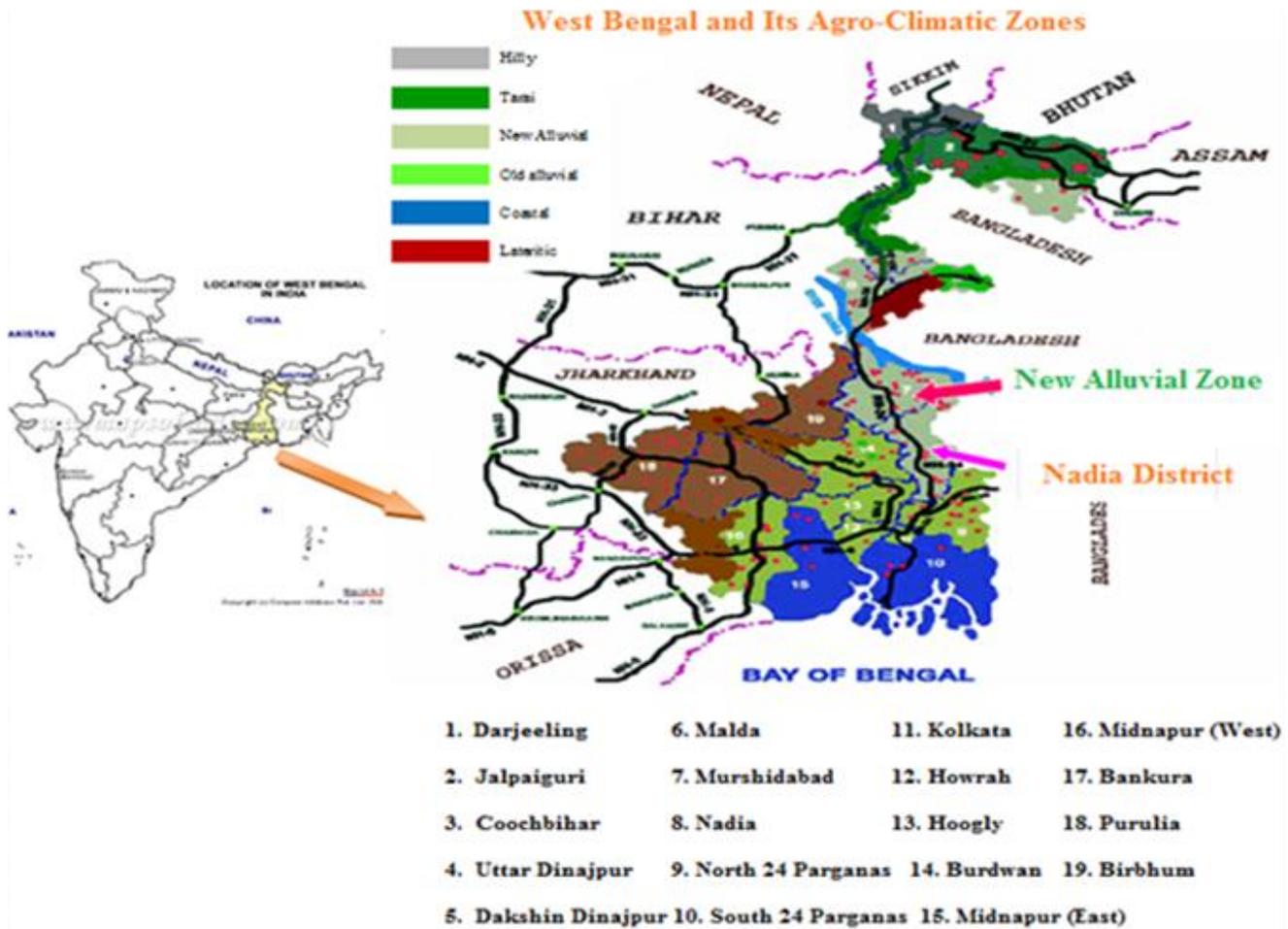


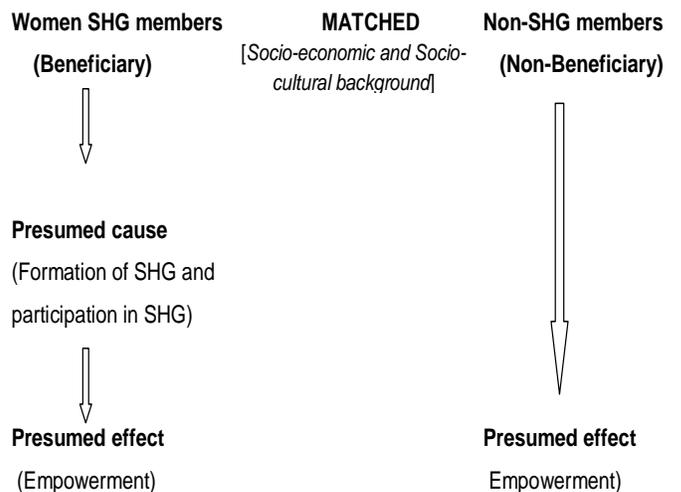
Figure 1. Agro-climatic zones of West Bengal and locale of this study.

scientist does not have direct control of independent variables because their manifestations have already occurred or because they are inherently not manipulable. Inferences about relation among variables are made, without direct intervention, from concomitant variation of independent and dependent variables. Researches in which the events have taken place prior to undertaking this investigation fall under this category. In this design, the investigator has no scope to manipulate the independent variables, as these have already occurred. Inference on the relationships between independent and dependent variables are drawn on the basis of effects already manifest. In fact, such studies can ensure availability of reliable data, only when sufficient time has elapsed for variables to produce effects. For example, where people are participating in a new introduced programme, a period of at least three years should elapse, before they could be selected as sample for studying impact of the programme. In ex-post-facto design, the treatment is determined not by manipulation but by selection.

According to Mulay and Sabrathanam (1980), Seltiz et al. (1976) and Ray and Mondal (2004) ex-post-facto research design are two types:

1. Ex-post-facto cause to effect research design.
2. Ex-post-facto effect to cause research design to measure the empowerment through SHG, ex-post facto cause to affect research design was used. This situation may be diagrammatically represents

as follows:



Here pre-assumed effect, that is, empowerment is due to cause of grouping of women among themselves in the form of SHG and different micro-financing activities of their group. The SHG members (women) were considered as the beneficiary group and

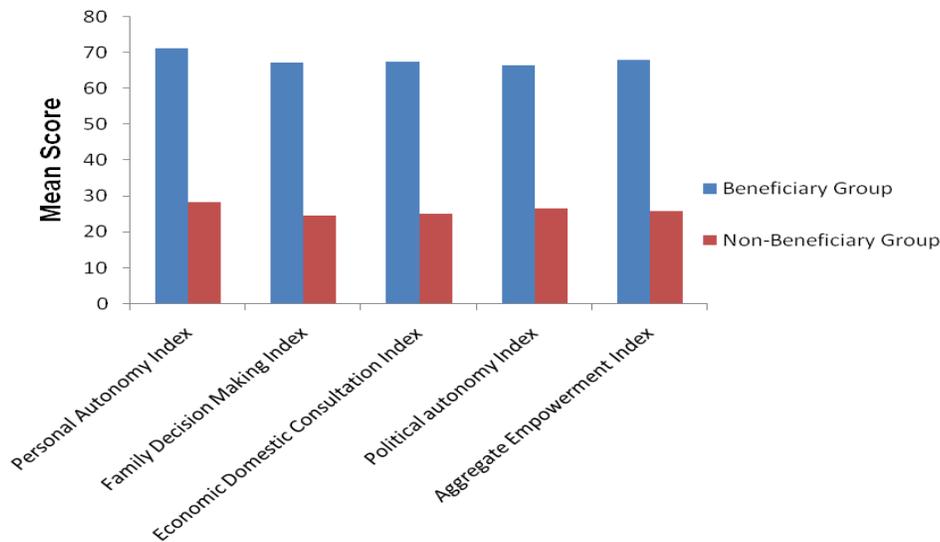


Figure 2. Mean score of women empowerment index.

Table 1. Credit linked SHGs in different sub-division of Nadia.

Serial no.	Sub-division	Number of credit ling SHG
1	Ranaghat	562 (2 nd)
2	Sadar Krishnanagar	644 (1 st)
3	Tehatta	396
4	Kalyani	238

Source: District rural development cell, Nadia district, West Bengal, India (November, 2008).

the non members (women) were as non beneficiary group. They were from same socio-economic and socio-cultural background.

Sampling plan

There are four sub-divisions in Nadia district namely Ranaghat, Sadar Krishnanagar, Tehatta and Kalyani. Table 1 represents the total number of credit linked SHGs in each subdivision and two sub-division, that is, Ranaghat and Sadar Krishnanagar were selected purposively as these two sub-divisions had the highest number of credit linked SHGs in the time of data collection.

Table 2 represents the total number of credit linked SHGs in each block under the two selected sub-division, that is, Ranaghat and Sadar Krishnanagar. Ranaghat-I and Ranaghat-II block from Ranaghat sub-division and Krishnanagar-II and Nakashipara block from Sadar Krishnanagar sub-division were selected purposively as these four blocks from two sub-divisions had the highest number of credit linked SHGs in the time data collection. So, a total of four blocks were covered under this study. From each selected block, 4 credit linked Self-Help Groups were selected randomly. Hence, a total 16 credit linked Self-Help Groups were covered under this study.

Both member and non-member of Self Help Group were treated as respondent of this present study. From each credit linked SHG, 5 members were selected randomly. Then, a total 80 SHG members were studied under this research project. Along with the members

of SHG, five non-members were selected equated to the SHG members with respect to socioeconomic status like age, education, occupation, economic condition from the same locale to compare the impact of SHG in women empowerment. Thus a total 80 member and 80 non-members of SHG were covered in this study to find out the impact of SHG in women empowerment.

Measurement of empowerment through Self Help Group

Women empowerment through SHG operationalized for this present study as the increasing of political, social or economic strength of individuals and communities which will finally lead towards the developing confidence in their own capacities. This variable was measured with the help Women Empowerment Index (Figure 2) developed by Handy and Kassam (2004) with the suitable modification keeping in the view of difference of this study area. A list of 24 items were identified and distributed within the four sub-dimensions, that is, personal autonomy index, family decision making index, economic domestic consultation index and political autonomy index (Appendix-I). A three point continuum was arranged for each items of this index. To quantify the impact of SHG on women empowerment, two sets of samples, that is, beneficiary (member of SHG) and non-beneficiary (non-member of SHG) were taken into consideration. Both the samples were drawn from same socio-economic background and assumed that difference between the index score of beneficiary and non-beneficiary

Table 2. Distribution of credit link SHG of two selected sub-division.

Sub-division	Block	Number of credit ling SHG
Ranaghat	Santipur	150
	Ranaghat-I	151 (2 nd)
	Ranaghat-II	191 (1 st)
	Hanskhali	70
Sadar Krishnanagar	Krishna Nagar-II	184 (1 st)
	Nakasipara	139 (2 nd)
	Chapra	68
	Krishnanagar-I	54
	Nabadwip	65
	Krishnaganz	32
	Kaliganz	102

Source: District rural development cell, Nadia District, West Bengal, India (November 2008).

Table 3. Empowerment indexes of the members of women SHG of Nadia district.

Component of empowerment index		Beneficiary group (n=80)	Non-beneficiary group (n=80)	'Z' values
Personal autonomy index	Mean	71.38	28.38	30.90**
	SD	10.88	6.05	
Family decision making index	Mean	67.32	24.73	31.57**
	SD	9.43	7.53	
Economic domestic consultation index	Mean	67.59	25.18	32.74**
	SD	9.97	5.90	
Political autonomy index	Mean	66.50	26.75	28.18**
	SD	10.08	7.59	
Aggregate empowerment index	Mean	68.07	26.04	43.99**
	SD	7.56	3.98	

** Significant at 1% level of significance.

was due to the SHG and it was hypothesized that SHG members were more empowered than the non-members. 'Z' test was applied for the confirmation of the difference of both beneficiary and non-beneficiary.

RESULTS AND DISCUSSION

From Table 3, it was observed that mean score of personal autonomy index of beneficiary and non-beneficiary group were 71.38 and 28.38 with the standard deviation of 10.88 and 6.05, respectively. Calculated 'z' value (30.90) established the significant difference of both the group at 1% level of significance. This result proved that members of SHG were more empower than the non-members in personal autonomy in their personal

life.

Data presented in the same table clearly depicted that mean score of family decision making index of beneficiary and non-beneficiary group were 67.32 and 24.73 with the standard deviation of 9.43 and 7.53, respectively. Calculated 'z' value (31.57) established the significant difference of both the group at 1% level of significance. It was confirmed from this result that members of SHG had more valuable opinion in their family than the non-members of the SHG.

Data portrayed in Table 3 clearly mentioned that mean scores of economic domestic consultation index of beneficiary and non-beneficiary group were 67.59 and 25.18 with the standard deviation of 9.97 and 5.90, respectively. Calculated 'z' value (32.74) established the

significant difference of both the group at 1% level of significance. This result proved that members of SHG had more valuable opinion than the non-members of SHG in their family in economic decision. This finding is in the line of Archana and Singh (2002). They 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.

In case of political autonomy index, the mean score of both groups was 66.50 and 26.75 with the standard deviation of 10.08 and 7.59, respectively. Calculated 'z' value (32.74) established the significant difference of both the group at 1% level of significance. This result established that members of SHG had more political power than the non-members of SHG.

As far as aggregate women empowerment index concerned, Table 3 reported that mean score of the members of SHG and non-members of SHG was 68.07 and 26.94 with the standard deviation of 7.56 and 3.98, respectively. Calculated 'z' value (43.99) established the significant difference of both the group at 1% level of significance. This result proved that members of SHG were more empowered than the non members of SHG (Figure 2). This result supported the findings of Sharma and Varma (2008). They reported that women of Haryana, engaged in SHG, were more empowered in economic decision making followed by social, entrepreneurial and technological empowerment.

Conclusion

Findings of this study manifest the impact of Self Help Group approach in empowering of Nadia district of West Bengal. It is evident that there was a significant difference between the beneficiaries (members of SHG) and non-beneficiaries (non-beneficiaries). Beneficiaries had a significantly higher score in all the four sub-dimensions of Empowerment Index. Self Help Group approach is not a panacea to eradicate poverty from rural area, but, may be a strongest social weapon for socio-economic transformation of millions of rural masses throughout the world.

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