



***WOMEN'S EMPOWERMENT UNDERSTOOD THROUGH CASE STUDIES OF
SELECTED SELF-HELP GROUPS (SHGS) IN CHURACHANDPUR DISTRICT,
MANIPUR.***

Mawi Ngaih Lian
Ph.D Scholar, Political Science, SOSS
IGNOU Maidan Garhi.

This paper is an outcome of the study carried out among the women of Churachandpur District, Manipur. The study is examined through Interview Schedule and Case Study of various Self-Help Groups in the District.

Empowerment

Empowerment may be defined as a continuous process where the powerless people become conscious of their situation and organise themselves to improve it and access opportunities. As an outcome they set their own agendas, gain skills, solve problems and develop self-reliance. The concept especially aims at empowering women and thus uplifting themselves. It is the ability to take their own decisions and to bring about improvements in their own capabilities.

Women's empowerment, in its simplest form, means the manifestation of *redistribution of power* that challenges *patriarchal* ideology and male dominance. Women throughout centuries have been subjected to political and economic oppression in the form of economic discrimination, denial of certain civil and political rights , political underrepresentation, inadequate enforcement of their rights etc. Accordingly, struggle or social, political and economic equality remains an integral part of Feminism. A key agenda of feminists has been the struggle for social, political and economic equality remains an integral part of feminism. The process of women's empowerment must begin in the mind, by changing women's consciousness. This means changing a woman's beliefs about herself and her rights, capacities and potential, creating awareness of how gender as well as other socio-economic

and political forces are acting on her, helping her to break free of the sense of inferiority which has been imprinted since earliest childhood, enabling her to acknowledge and rejoice in her strengths, knowledge, intelligence and skills.

Education is central to the process of empowerment, since consciousness-raising is essentially a process of education. Education in the context of empowerment is a weapon of great potency, as it provides exposure and access to new ideas and ways of thinking and new ideas trigger a demand for *change*. Empowerment via education seeks to build critical consciousness, analytical thinking, and the knowledge and skills to act for change.

Political empowerment refers to the *equitable* representation of women in *decision-making* structures, both formal and informal, and their voice in the formulation of policies affecting them. Political empowerment of women is a part of the overall empowerment process. Political participation is a major path to women's empowerment as well as participation in the decision-making process. The balanced participation of women and men in the decision-making process is an essential requirement of democracy and a positive step for society, as decisions then take into account the needs and interests of the population as a whole.

Concept of Self-Help Groups (SHGs)

The Concept of Self-Help Groups (SHGs) caters to the principle of the people, by the people and for the people. SHGs are considered among the most powerful means to strengthen the socio-economic development of women through integrated approach. It is treated as a platform to provide opportunities to its members for overall development through group efforts. There is an exhaustive list of goals to be achieved through self-help programmes such as saving habits, credit for consumption and productive purposes, opportunities for entrepreneurship, functional literacy, developing leadership qualities, gender sensitivity, awareness about the socio-political and economic issues to the extent of initiating development programmes by the women. SHGs are a potential source to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiate development activities. Participation of women in SHGs makes a significant impact on their empowerment, both in social and economic aspects.

SHGs are fast emerging as a tool of socio-economic empowerment of poor women, especially in rural areas. This is a small body formed by women for meeting their specific objectives, particularly *credit*. It is managed by the rules and regulations formed by them and functions on democratic principles. In a SHG, it is assumed that all poor households need to

save and have the inherent capacity to save small amounts regularly. Easy access to credit is more important than cheap subsidized credit which involves intricate bureaucratic procedures. The poor are the best judge of their credit needs before its linkage with any financial institutions: credit discipline is imbibed by the members by loaning their own savings within the group. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation.

Self-Help Groups (SHGs) are voluntary, democratic, homogeneous groups of 15-20 persons drawn from the same socio-economic background. These groups may select their own leader and also fix the tenure for such leadership. The group should meet regularly, take its own decision, maintain its records and have access to its own fund. Thus, SHGs are a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. A SHG enables the group member to become self-reliant and provides a forum for discussing their socio-economic problems, developing decision-making capacity and leadership qualities. It equips women with the basic skills required for understanding transactions. The SHG holds the power and provides strength and acts as an antidote to the helplessness of the poor.

Paul (2002) states that women's development is directly related to national development. The effective management and development of interests, skills and other potentialities are of paramount importance. It could be well ascertained that women's development could be achieved by empowerment, which thereby enables women to be the agents of social change. Organizational behaviour is the key to women's empowerment. Women's organization in groups provide them a platform to discuss helplessness in their own society. In this process, women will not only identify their problems, but also become aware of their innate capacities in order to raise their status in the family and in society.

Status is considered as the ascribed position of an individual or section of the community at par with the necessities arising out of the ecological and traditional conditions. Women's status is the position women enjoy in a given society. Status of women can be accessed through specific indicators. For instance, various culturally ascribed roles one has to play and the rights and duties inherent in a social position. Besides the ascribed status, there is also the achieved status which results from one's efforts and achievement. Here, the concept of status

is used to indicate the ordering of individuals in terms of attributes such as level of education, occupation, income, perception of one's status within the home and in the community, decision-making role and freedom and so on.

The status of women is intimately connected with their economic position, which in turn depends on opportunities for women for participating in economic activities. Women's ability to save and access to credit would give them an economic role not only within the household but, may be, outside it as well.

Objectives

- I) To find out the reasons hampering women's empowerment
- II) To find out the type of activities undertaken by SHGs and problems they have been facing
- III) To study the impact of SHG activities on the status of women, specially in terms of economic, political and social empowerment

Hypothesis

Main hypotheses are:

- I) Number of factors such as level of education, occupation, employment, levels of living, role of family etc are responsible to determine the status and role of rural women.
- II) Government plays an immense role for upliftment of rural women.

Methodology

Two kinds of research tools were employed to procure information from various Self-Help Groups (SHGs). These tools are: Interview Schedule and the Survey Method

Review of Literature

V Puhazhendi (2000) revealed from his study that "participation of women in SHGs made a significant impact on their empowerment, both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. In the process, many women members expressed that they were participating in the financial decisions of the family, which they were not allowed during the pre-linkage period." He also observed that regularity in attending meetings and saving habits was a disciplinary measures in SHGs.

V Prasad (2000) while studying the Self-Help Groups in Kolar found that "in many villages, community issues like drinking water, roads, electricity and health services were addressed by the women's groups. The women involved themselves in various activities like desilting of tanks and working towards child development in addition to income generating activities."

T.S. Raghavendra (2000) in his study on Three Groups in Shimoga Districts Performance Evaluation of Self-Help Groups found "a significant change in the participation of group members in diversifying income generating economic activities in rural areas". Though the credit needs of members are not effectively met, the study suggests that the programme is financially sustainable. Further, the resource constraint is a major detrimental factor to expand economic activities by these two groups. The level of education of the groups is another factor obstructing structural changes. However, the group approach is becoming more and more significant in alleviating poverty and promoting income generating activities in the rural areas. It also reduced transaction cost of lending to the rural poor and emphasized the predominance and effectiveness of group approach in rural credit delivery system.

P Purushotham (2000) while studying the micro enterprise in Andhra Pradesh found that "in several villages where seed cotton is grown, employment prospects of most of the workers (who are male members of SHGs) can be greatly improved if they possess the sprayers. This is because when the operations are to be carried out in a given time frame, the rents for these equipments go up and some times their availability itself becomes uncertain."

DVV Rao (2001) undertook a study of SHGs in Bidar district of Karnataka and found that "average membership in SHGs was around 19 women and their main occupation included agriculture labour, non-farm labour and petty business and membership in SHGs was heterogeneous in character."

P Satish (2001) in his study of SHGs found that "Poorest are generally not members of any SHG. In fact, some of them are not even aware of the efforts made by NGO/Banks in forming such groups. Therefore, attempts should be made to incorporate poorest of poor in SHGs."

Mohendro Singh and L.S. Devi (2004) studied the functioning of SHGs in Manipur and found that, "Micro credit is a powerful economic tool, expected to transform the social and economic life of the poor. Micro finance or small loan is no handout, but a helping to the poor in the fight against poverty. It is an attempt to transform the class banking into mass banking for making a poverty free world."

Ranjan Kumar Sahoo (2006) studied the functioning of SGHs in Odisha and stated that "regarding the management of the work of the SHGs, it was found that 60 percent of the SHGs were managed by the secretaries while 20 percent of them were managed both by

secretary and treasurers, but another 20 percent of SHGs were managed combined by their respective secretary, presidents and treasurers."

FIELD WORK

Development of Interview schedule

Taking into consideration the objectives of the study, a draft interview schedule was prepared with the help of available literature and through consultations with our supervisor.

Survey method was used in conducting studies cited in this paper. In addition to the survey method, the study also used case studies as a method. Surveys have the inherent limitations of being unable to go in depth, into the nuances of individuals' lives, their work struggles and their successes or failures. Case studies bring about minute details that a survey cannot. Hence, the study also used the case study method among 8 respondents.

Duration of Data Collection

The data were collected from Churachandpur District, Manipur from August to December 2016.

Field work was done on the basis of a structured questionnaire. There were 200 respondents from two blocks and four villages. The respondents were women between 18-50 years. They were a combination of married and single women from different tribes. The major language spoken in Churachandpur District is *Paite*. The questionnaire had questions as mentioned in the list attached.

Table 1: Survey Questions

Sl no.	Questions
I	How familiar with the word "Empowerment" and what does empowerment mean to them?
II	Are they facing discrimination in their family or in their workplace?
III	Do they enjoy property rights, right to inheritance in parental/spouse's property?
IV	Do they get any kind of formal education and upto which level?
V	Are they given the freedom to choose their marriage partners?
VI	Is marriage outside their tribe accepted?
VII	Are they working or non-working women
VIII	In the District of Churachandpur, does Christianity play a role in empowering women?
IX	Are the NGOs/SHGs effective in their locality?
X	How many of them were members of NGOs/SHGs?

Source: Field Work

Table 2: Response from the Questionnaires

Type of Questions	YES	NO	CAN'T SAY	PERCENTAGE (%)
Level of Awareness	130	67	3	65%
Cases of Discrimination	30	169	1	15%
Rights of Inheritance	48	141	11	24%
Freedom of Marriage	34	53	113	17%
Role of Religion	106	16	78	53%
Participation of NGOs/SHGs	55	145	-	27.5%
Awareness of Current Affairs	136	64	-	68%
Future Participation in Politics	23	99	78	11.5%

Source: Field Work

Total Respondents: 200

From the above table it is made out that the level of awareness was upto 65% of the total 200 respondents. This means that they were aware of the concept of empowerment of women. The cases of discrimination in the family or in the work place were negative at 84.5%. The right of inheritance by the girl child is not much with 24% positive and negative 70.5%. Girls are given freedom to marry and some go with their parental choice. It comes to 26.5%. Some cannot state about their marital problems and comes to 56.5%. Education is categorically given to women. Some finishes at the primary level, some reach at the graduate and post graduate levels. As Christianity is the main religion in the district, it plays a role in empowering women. A positive 53% of women said that it does play a very important role for them in society. Employment is also one of the important factors for the empowering of women and this was admitted by 31% of employed women, 10.5% of self-employed women and 58.5% of no working women. On the political level, women also cast their votes at the time of elections and we can see that 31% of women cast their votes frequently and 41% of them cast it at times only and 28% never cast their votes (may be some do not have voter ID's)

The NGOs and SHGs are also working in the district and do play a role in women's empowerment. Participation by NGOs/SHGs can be seen at 27.5%. The majority of 72.5% do not participate. But this does not mean that they are not giving less importance to their activities. Awareness of current affairs and following the current news from the local paper

can be seen. A good response of 68% of women following news from local newspaper and television was observed. When we talk of the political level the participation in the future is less comparing to the women who are not interested in the future and there are women of 24% who cannot say at the time of field work survey.

CASE STUDIES

Case Study I

Tabitha Self-Help Group of New Lamka in Churachandpur District of Manipur was established in the year 2004 by 15 members of women who belong to the *Paite* community. All members belong to the Scheduled Tribe (ST) category. Each member is contributing/saving Rs. 50 per month in the group account. This group is makes soap and dishwash which they sell at a profit. Each of the members are unemployed and all are housewives.

At first, the group members collect Rs. 50 per month and inter-loaning within the group is 3% per month. They also buy a plot which costs Rs. 1,30,000 and after many years, they resell the plot and the profit which they get from selling soap and dishwash comes to Rs. 9 lakhs at this time. They distribute this money among members equally. They have also taken a loan from bank and also got a weaving machine from the Municipal Development Council (MDC).

This SHG has a term of 2 years where the members elected among themselves. Thus, we may see that with the help of the Municipal Council in this area, this SHG members are empowering themselves and they also help their families with the money they get from the group. According to women members, certainly their status has raised in society and economically, they are independent now. They do not have any intention to join any political party as they think it will create hindrance in their work.

Case Study II

Nupi Pangkhawm Self Help Group was formed in 2010 at Bungmual Village in Churachandpur District of Manipur. The SHG consists of 15 members and all the members are housewives. All the members belong to the Scheduled Tribe (ST) category and they are educated upto middle and high school. This SHG have election every year electing their Chairperson, Secretary, Finance Secretary and Treasurer.

The productive activities carried out by this SHG are selling eatables made from *Chana* (local food) and making dish wash which is locally available. They started to deposit Rs. 200

per member every month. Also, the members can use the group money in case of an emergency. Inter-lending is being done at 3 per cent per month for group members and for other women of the village, it is 5 per cent per month. Thus, a large amount is acquired as benefit. They have not taken loan from banks or any other agencies. The group has maintained all records and registers properly and updated them.

Case Study III

Miriam Sisters SHG of Phailian Village in Churachandpur District of Manipur has a group of 15 members. All members are from the same locality and all belong to the ST category. Individually, a group member deposits Rs. 100 per month. They have elections after every 3 years.

The productive activities carried out by this SHG are farming of turmeric, making soap out of neem leaves and making dishwash. They also buy a plot of land. The money which they get from all these activities are equally shared among the members. The group has maintained all records and registers properly and updated them. Group members feel that their honesty and hard work paved the way for their success. According to them, honesty and sincerity are the best policies in forming a SHG.

CONCLUSION

Much changes have been noticed these days in the life of tribal women. This is because of the fact that tribal women are in touch with modern western education. In the past, due to bad economic condition, even if they were laborious, they could not keep in touch with education. They remained contented in their way of life.

The majority of SHGs are organizing monthly meetings and women members are attending these meetings. The executive members are selected through election. Thus, we may state that organization and participation in these meetings is a positive aspect that shows the process of social empowerment, awareness and democratic values. The status of women on the economic front has raised as most of the women members were able to raise their income level through income generating activities. The economic condition of women improved after joining the SHGs. With the improvements in women's economic opportunities and their ability to take collective action. Some of them are motivating other women to form SHGs so they can also reap the benefits. The illiterate and semi-illiterate women have got a sense of satisfaction and fulfilment through SHGs.

SHG members are sincerely engaged in thrift and credit through inter-loaning and savings and recovery of loan is not a problem among these members. Most of the women members feel that their socio-economic status has raised after joining the SHGs and 95 per cent of the women stated that now they are more confident and face any challenge in a more confident manner.

Some of the strategic needs and interests of women as a group include:

- i) Reduced vulnerability to violence and exploitation
- ii) More economic security, independence, options and opportunities
- iii) Shared responsibility for reproductive work with men and the state
- iv) Organising with other women for strength, solidarity and action
- v) Increased political power
- vi) Increased ability to improve the lives and futures of their children
- vii) More humanistic and just development processes

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