

**SELF HELP GROUPS AND WOMEN EMPOWERMENT IN WEST KHASI  
HILLS DISTRICT, MEGHALAYA**

**ELPIUS LYNGKHOI**

**DEPARTMENT OF SOCIAL WORK**

**MIZORAM UNIVERSITY**

**AIZAWL**

**SELF HELP GROUPS AND WOMEN EMPOWERMENT IN WEST KHASI  
HILLS DISTRICT, MEGHALAYA**

**ELPIUS LYNGKHOI**

**Department of Social Work**

**Submitted in partial fulfillment of the requirement of the Degree of Master  
of Philosophy in Social Work of Mizoram University, Aizawl**

**MIZORAM UNIVERSITY**

**DECEMBER, 2016**

**CERTIFICATE**

This is to certify that the dissertation “**Self Help Groups and Women Empowerment in West Khasi Hills District, Meghalaya**” submitted by Elpius Lyngkhoi for the award of Master of Philosophy in Social Work is carried out under my guidance and incorporates the student’s bonafide research and this has not been submitted for award of any degree in this or any other university or institution of learning.

Date: 1<sup>st</sup> December, 2016

Place: Aizawl, Mizoram

(PROF. C.DEVENDIRAN)  
Head

Department of Social Work  
Mizoram University  
Aizawl-796004

(DR. H. ELIZABETH)  
Research Supervisor

Department of Social Work  
Mizoram University  
Aizawl-796004

**MIZORAM UNIVERSITY**

**DECEMBER, 2016**

**DECLARATION**

I, Elpius Lyngkhoi, hereby declare that the subject matter of this dissertation is the record of work done by me, that the contents of this dissertation did not form bias of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any degree in any other University/Institute.

This is being submitted to the Mizoram University for the degree of Master of Philosophy in Social Work.

Date: 1<sup>st</sup> December, 2016

(ELPIUS LYNGKHOI)

Place: Aizawl, Mizoram

Research Scholar

(PROF. C.DEVENDIRAN)

Head

Department of Social Work

Mizoram University

Aizawl-796004

(DR. H. ELIZABETH)

Research Supervisor

Department of Social Work

Mizoram University

Aizawl-796004

## ACKNOWLEDGEMENTS

At the accomplishment of my dissertation, I am greatly indebted to number of persons who have made tremendous contributions to my work; without their help and support it would not have been possible and successful. I would like to express my sincere gratitude to Dr. H.Elizabeth (Assistant Professor, Mizoram University) for being my supervisor and has shouldered me right from the beginning to completion of this dissertation.

I am indebted to Prof.C.Devendiran, head of the Department of Social Work, Mizoram University for his valuable help, support and advice during the course of my M.Phil study.

I also would like to owe my sincere gratitude to Prof. Kanagaraj Easwaran for his valuable help and support all through my research process.

My sincere gratitude also goes to the DRDA office Nongstoin, West Khasi Hills District for providing me the required data on women Self Help Groups in Nongstoin block. I am also grateful to all those persons and women Self Help Groups in Nongstoin block who have provided me the information required for the study.

Last but not the least, I express my deepest gratitude to all the faculty members from the Department of Social Work, Mizoram University and to all my fellow research scholars who have helped and supported me in one way or the other which have made my research work easier and successful.

Date: 1<sup>st</sup> December, 2016

Place: Aizawl, Mizoram

Elpius Lyngkhoi

## CONTENTS

CHAPTER		Page No
	Certificate	i
	Declaration	ii
	Acknowledgements	iii
	Contents	iv
	List of Tables	v
	List of Figures	vi
	List of Abbreviations	vii
<b>I.</b>	Introduction	1
<b>II.</b>	Review of Literature	13
<b>III.</b>	Methodology	40
<b>IV.</b>	Results and Discussion	47
<b>V.</b>	Conclusion and Suggestions	79
<b>Appendices</b>	Bibliography	viii
	Schedule	xiii
	Particulars of the candidate	xvii

## **LIST OF TALBLES**

<b>Table</b>	<b>Page No.</b>
4.1. Demographic Characteristics of the respondents	47
4.2. Group Dynamics of the respondents in SHGs	53
4.3. Demographic Characteristics and Group Dynamics in SHGs: Pearson's Correlation Coefficients	55
4.4. Frequency of the respondents attended training	56
4.5. Types of training programme attended by the respondents	57
4.6. Skills Development	60
4.7. Demographic Characteristics, Group Dynamics in SHGs and Skill Development: Pearson's Correlation Coefficients	62
4.8. Dimensions of women empowerment	64
4.9. Demographic Characteristics, Group Dynamics in SHGs, Skill Development and Dimensions of Women Empowerment: Pearson's Correlation Coefficients	67

## LIST OF FIGURES

<b>Figure</b>		<b>Page No.</b>
2.1.	A Typical SHG Model	32
3.1.	Map of Meghalaya	42
3.2.	Map of West Khasi Hills District	42



## **LIST OF ABBREVIATIONS**

APL	Above Poverty Line
ARDC	Agricultural Refinance Development Corporation
BPL	Below Poverty Line
BRO	Bosco Reach Out
DWCRA	Development of Women and Children in Rural Areas
FGD	Focus Group Discussion
GHD	Global Human Development
GoI	Government of India
GRDI	Gender Related Development Index
HDI	Human Development Index
ICAR	Indian Council of Agricultural Research
IGAs	Income Generating Activities
IFAD	International Fund for Agricultural Development
LP	Lower Primary
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agricultural and Rural Development
NGOs	Non Governmental Organizations
NRLM	National Rural Livelihood Mission
NSSS	Nongstoin Social Service Society
PHE	Public Health Engineering
RBI	Reserve Bank of India
RRBs	Regional Rural Banks
RRTC	Rural Resource and Training Center
SBI	State Bank of India
SGSY	Swarnajayanthi Grameen Swarozgar Yojana
SHG	Self Help Group
SIRD	State Institute of Rural Development
SITRA	Supply of Improved Toolkits to Rural Artisans
TRYSEM	Training of Rural Youths for Self Employment
UN	United Nations
UNDP	United Nations Development Programme

## BIBLIOGRAPHY

- Akhoury, R. (2012). The SHGs Model of Micro Finance and Policy Imperatives. In Shandilya, T. K., & Kumar, A. (Eds), *Micro finance and Rural development* (pp.37-58). New Delhi: Deep and Deep Publication Pvt.Ltd.
- Anila, A. A. ( 2012). A study on socio-economic condition of self help group members in Tirunelveli district, Tamil Nadu. *Zenith International Journal of business economics & management research* vol.2 issue 2, February 2012, issn 2249 8826.
- Barman, P., & Bhattacharjya, A. (2015). Role of SHGs in Rural Development of Assam- A Study of Some SHGs of Kamrup District of Assam. *International Journal of Humanities & Social Science Studies*, 1(4), 109-116. Retrieved from [https://www.ijhsss.com/files/Prateeksha-Barman\\_m2946sc0.pdf](https://www.ijhsss.com/files/Prateeksha-Barman_m2946sc0.pdf).
- Behera, S. N., & Mohanty, R. K. (2006). Self Help Groups (SHGs) and Empowerment of Tribal Women through Micro Credit. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.150-163). New Delhi: Anmol Publications Pvt. Ltd.
- Bhose, J. S.G.R. (2003). *NGOs and Rural Development: Theory and Practice*. New Delhi: Concept Publishing Company.
- Bhuyan, D. (2006). Empowerment of Indian Women: A Challenge for 21<sup>st</sup> Century. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment* (pp.18-23). New Delhi: Discovery Publishing House.
- Bisoyee, T. K. (2006). Self Help Groups and Marine Fisher Women Development. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.56-72). New Delhi: Anmol Publications Pvt. Ltd.
- Cheema, H. S., Khanna, S. K., & Jha, S. (Eds). (2011). *Women Empowerment in 21<sup>st</sup> Century*. New Delhi: Himalayan Publishing House.
- Choudhury, R. B. (2008). Socio-Cultural and Economic problems of women in the North East: A Review on Different Studies. In L. S. Gassah, *Women Empowerment Movement in North-East India*. New Delhi: Omsons Publications.
- Das, E. K., & Baishya, D. (2015). Role of Self-Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam. *IOSR Journal of Economics and Finance*, 6(2), 27-31.doi: 10.9790/5933-06212731.
- Das, S. K. (2012). Best practices of self help groups and women empowerment: a case of Barak valley of Assam. *Far East Journal of Psychology and Business*, 7(2), 25-47. Retrieved from [www.indusedu.org/download.php?filename...pdf&new=2.pdf](http://www.indusedu.org/download.php?filename...pdf&new=2.pdf).
- Das, S. K. (2006). Women SHGs-A Boon to Rural Credit Delivery System. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp. 82-87). New Delhi: Anmol Publications Pvt. Ltd.

- Dash, C. (2012). *Resource Mobilisation Through SHGs in Urban Villages*. New Delhi: Concept Publishing Company Pvt. Ltd.
- Drusti- Stree Adhyayan Prabodhan Kendra. (n.d.). *An evaluation of impact of SHG on the social empowerment of women in Maharashtra*. New Delhi: National Commission for Women. Retrieved from <http://ncw.nic.in/pdfreports/shg-maharashtra.pdf>.
- Gary. T. (2011). *How to do your Case Study: A guide for students and researchers*. New Delhi: SAGE publication Ltd.
- Gaur, B. (2006). Globalisation and Its Impact on Women Empowerment. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment* (pp. 36-39) . New Delhi: Discovery Publishing House.
- Gittel, R., & Vidal, A. (1998). *Community organizing: Building Social Capital as a Development Strategy*. New Delhi: SAGE Publications.
- Goel, A. (2009). *Women Empowerment: Myth or Reality*. New Delhi: Deep & Deep Publications Pvt.Ltd.
- Government of India under the Ministry of Rural Development (n.d.). Retrieved from <http://rural.nic.in/sites/downloads/programmes-schemes/prog-schemes-sgsy.pdf>.
- Government of Meghalaya. (2009). *Meghalaya human development report 2008*. Retrieved from [www.in.undp.org/.../human\\_development\\_report\\_meghalaya\\_2008\\_full\\_report.pdf](http://www.in.undp.org/.../human_development_report_meghalaya_2008_full_report.pdf)
- ICAR. (2015). *West Khasi Hills District Inventory of Agriculture 2015*. Retrieved from [http://www.icarzc3.gov.in/Dist\\_Agri\\_Inventory/West%20Khasi%20hills.pdf](http://www.icarzc3.gov.in/Dist_Agri_Inventory/West%20Khasi%20hills.pdf)
- IFAD. (2006). History and spread of self help affinity group movement in India. Retrieved from <https://www.ifad.org/documents/10180/35979b08-2323-487c-a6b6-320a3ddee34c>.
- Jha, M. K. (2012). *Microfinance and Rural Development: Role of Self-Help Groups*. New Delhi: Concept Publishing Company Pvt.Ltd.
- Joshi, H., G. (2004). *Meghalaya: Past and Present*. New Delhi: Mittal Publications.
- Khonglah, C. (Ed.). (2008). *Women in North-East India: An Annotated Bibliography*. New Delhi: Akansha Publishing house.
- Lalrinliana, J., & Kanagaraj, E. (2008). SHGs and Tribal Development in Mizoram. In S. B. Verma, M. K. Sharma & N. K. Sharma (Eds.), *Better Quality of Rural Life: North East Region, Tribal, Dalits Areas*, Volume II (pp.390-412). New Delhi: Sarup & Sons.
- Megh Self Help (n.d.). *Quarterly Newsletter on SHG movement in Meghalaya, vol 1, issue 1*. Retrieved from <http://www.archive.india.gov.in/allimpfrms/alldocs/9792.pdf>.

- Megh Self Help. (n.d.). *Quarterly Newsletter on SHG movement in Meghalaya, vol 1, issue II*. Retrieved from <http://www.archive.india.gov.in/allimpfrms/alldocs/9792.pdf>.
- Mekkade, R., V. (2009). *Rural development through social capital formation: The case of women self help groups in Kerala*. Retrieved from <http://hdl.handle.net/10603/22493>.
- Merinews. (2008). *Self Help Groups for women in Meghalaya*. Retrieved from <http://www.merinews.com/article/self-help-groups-for-women-in-meghalaya/135800.shtml>.
- Mishra, B. (2006). Women Self Help Groups in Orissa. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.48-55). New Delhi: Anmol Publications Pvt. Ltd.
- Mohanty, B.K. (2006). Women in SHGs: Issues and Evidence. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp. 1-12). New Delhi: Anmol Publications Pvt. Ltd.
- Mukherjee, N. (2009). *Speaking to Power 27 Voice Tools: Building Bridges for Participatory Learning, Action and Policy Making*. New Delhi: Concept Publishing Company.
- Muni, N. (2006). Women Empowerment: Dynamics and Dimensions. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment* (pp.36-39). New Delhi: Discovery Publishing House.
- Narayanaswamy, B., Samanta, R. K., & Gowda, N. K. (2007). *Self Help Groups: Key to Empowerment of Rural Women*. Delhi: The women Press.
- Nayar, P. K. B. (1998). Empowerment of Women: Its overall perspectives. In Shanthi, K. (Ed.), *Empowerment of Women* (pp.24-35). New Delhi: Anmol Publications Pvt. Ltd.
- Nongstoin community block. (n.d.). Retrieved from <http://indikosh.com/subd/291865/nongstoin>.
- Office of the State Coordinator for Self Help Groups in Meghalaya. (n.d.). Retrieved from <http://megselfhelp.gov.in/microcreditstatus.htm>.
- Panda, G. C. (2006). Empowerment of Tribal Women through Self-Help Groups. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp. 94-107). New Delhi: Anmol Publications Pvt. Ltd.
- Payne, M. (1991). *Modern Social Work Theory*. New York: Palgrave.
- Pasayat, C. (2006). Self Help Groups and Women Empowerment . In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.187-201). New Delhi: Anmol Publications Pvt. Ltd.

- Pillai, T. J. (2015). Self-Help Groups and Women Empowerment (an Empirical Study Done for Mulshi Taluka in Pune District of Maharashtra). *Indian Journal of Applied Research*, 5(3), 224-228. Retrieved from [https://www.worldwidejournals.com/ijar/file.php?val=March\\_2015](https://www.worldwidejournals.com/ijar/file.php?val=March_2015).
- Prakash, M. (2011). *A study of women empowerment through self help group's activities in Salem district, Tamil Nadu*. Retrieved from <http://hdl.handle.net/10603/17919>.
- Ramanaiah, T.B.B.S. V & Kiran, U.K.T (2007). Women Empowerment: Issues and Concerns. In Raju, M. L. (Ed), *Women Empowerment: Challenges and Strategies*(pp. 21-28). New Delhi: Regal Publications.
- Ramchandran, S., Sasikumar, S., & Kanagaraj, E. (2009). Social Mobilisation and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District of Tamil Nadu. In K. K. Bagchi (Ed.), *Social Mobilization and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District Tamil Nadu* (pp.366-380). Abhijeet Publications.
- Rao. C. N. S. (2012). *Sociology: Principles of Sociology with an Introduction to Sociological Thought*. New Delhi: S.Chand & Company Pvt. Ltd.
- Rao. C. N. S. (2013). *Sociology of Indian Society*: New Delhi: S.Chand & Company Pvt. Ltd.
- Reddy, K. R., & Reddy, C. S. (2012). *Self Help Group in India: A study on Quality and Sustainability*.Hyderabad: Enable Publication.
- Sadan, E. (n.d.). *Empowerment and Community Planning*. Retrieved from [http://www.mpow.org/elisheva\\_sadan\\_empowerment.pdf](http://www.mpow.org/elisheva_sadan_empowerment.pdf).
- Sahoo, R. K., & Tripathy, S. N. (Eds.). (2006). *Self-Help Groups and Women Empowerment*. New Delhi: Anmol Publications Pvt. Ltd.
- Samal, S. (2015). Self-Help groups and women empowerment: Problems and prospects. *International Journal of Applied Research*, 1(13), 235–239. Retrieved from <http://www.allresearchjournal.com/archives/2015/vol1issue13/PartD/1-13-54.pdf>.
- Satpute, R., C. (2012). *Micro-Finance: a critical study of need, practices and future trends with special reference to self help groups of Amravati district*. Retrieve from <http://hdl.handle.net/10603/5387>.
- Savings of Self Help Groups (SHGs) of North Eastern Region with Banks as on 31-03-2015. (2016). Retrieved from <https://community.data.gov.in/savings-of-self-help-groups-shgs-of-north-eastern-reg>.
- Shandilya, T. K. (2012). Micro Finance and Rural Development of India. In Shandilya, T. K., & Kumar, A. (Eds), *Micro finance and Rural development* (pp.1-20). New Delhi: Deep and Deep Publication Pvt.Ltd.

- Singh, E. N., & Zote, S. (2012). Women Empowerment through MNREGS: A North East India Perspective (pp. 63-80). In Sinha, H., & Zorema, J. (Eds.), *Empowerment of Women in North East India: Socio-Economic Perspectives* (pp.63-80). New Delhi: Concept Publishing Company Pvt.Ltd.
- Singh, K. (2009). *Rural Development, Principles, Policies and Management*. New Delhi: Sage Publications India Pvt. Ltd.
- Sinha, H., & Zorema, J. (Eds.). (2012). *Empowerment of Women in North East India: Socio-Economic Perspectives*. New Delhi: Concept Publishing Company Pvt.Ltd.
- Shaw, S. (2012). *A study of self help group and micro finance for women empowerment*. Retrieved from <http://hdl.handle.net/10603/44576>.
- Sundaram, A. (2012). Socio-economic Empowerment of Women: A Study with Special Reference to Mizoram. In Sinha, H., & Zorema, J. (Eds.), *Empowerment of Women in North East India: Socio-Economic Perspectives* (pp.133-158). New Delhi: Concept Publishing Company Pvt.Ltd.
- Swain, R. B., & Varghese, A. (2009). *The Impact of Skill Development and Human Capital Training on Self Help Groups*. Retrieved from <http://www.diva-portal.org/smash/get/diva2:225797/FULLTEXT01.pdf>.
- Thangamani, S., & Muthuselvi, S. (2013). A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District. *IOSR Journal of Business and Management* 8(6), 17-24. Retrieved from <http://iosrjournals.org/iosr-jbm/papers/Vol8-issue6/C0861724.pdf?id=5166>.
- The official web portal of Government of Meghalaya. (n.d.). Retrieved from <http://meghalaya.gov.in/megportal/stateprofile>.
- Townsend, J., Zapata, E., Rowlands, J., Alberti, P., & Mercado, M. (1999). *Women and Power: Fighting Patriarchies and Poverty*. New York: Zed Books.
- USAID. (2008). *Guide to focus group discussions*. Retrieved from [https://www.microlinks.org/.../ML6294\\_mr\\_138\\_guide\\_to\\_focus\\_groupdiscussions](https://www.microlinks.org/.../ML6294_mr_138_guide_to_focus_groupdiscussions).
- Varghese, M. (2012). *Women empowerment through Kudumbashree: A study in Ernakulam District*. Retrieved from <http://hdl.handle.net/10603/25984>.

**Self Help Groups and Women Empowerment in West Khasi Hills District,  
Meghalaya**

**(Interview schedule for individuals)**

**I. Demographic profile of the respondent**

1. Name:
2. Age:
3. Education: 1. Illiterate 2. Primary 3. Middle education 4. High school  
5. Intermediate 6. Graduation and above
4. Marital status: (1) Married (2) Unmarried (3) Widow (4) Divorced
5. Name of the SHG:
6. Primary occupation:
7. Duration of membership in the SHG (in Years).
8. Present position hold in the SHG?
9. Who suggested you to join the group?  
(1) Self (2) Family members (3) Friends/ Relatives (4) NGO's workers  
(5) Other members of the group
10. Reasons for joining the SHG?
  - i.
  - ii.
  - iii.
  - iv.
11. Address:

**II. Family Background**

Sl. No	Name	Relation	Education	Occupation	Personal Monthly Income
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					

### III. Group dynamics in SHGs

#### 1. **Participation**—*Please rate your performance in SHG.*

Sl. No	Modes of participation in the group	Always	Mostly	Sometimes	Never
1	Attending meetings of SHG	3	2	1	0
2	Expressing opinions	3	2	1	0
3	Participating in economic activities	3	2	1	0
4	Depositing savings	3	2	1	0
5	Borrowing money from SHG	3	2	1	0
6	Repaying the loan	3	2	1	0

#### 2. **Perceptions on the group cohesion-** *Please rate the following.*

Sl.no	Group cohesion	Always	Mostly	Sometimes	Never
1	Members feel united within the group	3	2	1	0
2	Members of the SHG feel belonging to the group	3	2	1	0
3	Members of the SHG support each other	3	2	1	0
4	Members work together to achieve common goals of SHG	3	2	1	0
5	Members share their knowledge skills etc with others	3	2	1	0

#### 3. **Decision-making in the group---***Please rates the following on the decision making in your group.*

Sl.no	Decision making in the group	Always	Mostly	Sometimes	Never
1	Decisions in the group are made democratically	3	2	1	0
2	There are major disagreements within the SHG	3	2	1	0
3	Decisions made in the group are transparent	3	2	1	0
4	Loans are distributed fairly among the members	3	2	1	0
5	Loans are distributed democratically among members	3	2	1	0

#### 4. **Training-***Mention the type of Training and Capacity Building Attended by You:*

Sl.no	Training Programme	Organization	Sponsor	Duration	Knowledge
1					
2					
3					
4					
5					
6					



#### IV. Impact of SHG on the skills development of the members

Factors	Indicators	Increased	Same	Decreased
<b>Personal Skills</b>	Able to write a Signature	1	0	-1
	Writing a letter in Khasi	1	0	-1
	Reading news paper	1	0	-1
	Arithmetic: calculation	1	0	-1
	Confidence of meeting officials	1	0	-1
	Confidence of facing problems	1	0	-1
	Confidence in voicing opinion	1	0	-1
	Self esteem	1	0	-1
	Sharing risk	1	0	-1
	Hope and satisfaction	1	0	-1
<b>Social Skills</b>	Participation in group activities	1	0	-1
	Decision making ability for family	1	0	-1
	Improving social status	1	0	-1
	Serving the society	1	0	-1
	Decision on children's education	1	0	-1
	Decision in solving family problem	1	0	-1
	Awareness of social issues	1	0	-1
	Involvement in eradication of social evil	1	0	-1
<b>Economic Skills</b>	Economic independence	1	0	-1
	Improved saving habit	1	0	-1
	Access to credit	1	0	-1
	Earning money	1	0	-1
	Decision on household saving	1	0	-1
	Decision on taking loan	1	0	-1
	Decision on the use of loan	1	0	-1
<b>Political Skills</b>	Attending village/ local meetings	1	0	-1
	Position held in local bodies	1	0	-1
	Political recognition after joining SHG	1	0	-1
	Participation in development programme	1	0	-1
	Voting during elections	1	0	-1

#### V. Dimensions of women empowerment

**Decision making at the household level -How frequently you are involved in making of the following decisions in your family?**

Sl.no	Decisions	Always	Mostly	Sometimes	Never
<b>1</b>	<b>Personal</b>				
	Selection of dress, jewels and ornaments	3	2	1	0
	Choice of occupation and employment	3	2	1	0
	Medical care and treatment	3	2	1	0
<b>2</b>	<b>Domestic</b>				
	Household articles	3	2	1	0
	Educational institution for children	3	2	1	0
	Type of dishes made at home	3	2	1	0
	House maintenance	3	2	1	0

	Names of children	3	2	1	0
	Visiting relatives	3	2	1	0
	Inviting relatives	3	2	1	0
<b>3</b>	<b>Social</b>				
	Attending social ceremonies and functions	3	2	1	0
	Attending religious functions	3	2	1	0
	Visiting other villages/towns	3	2	1	0
<b>4</b>	<b>Economic</b>				
	Investment or saving	3	2	1	0
	Expenditures	3	2	1	0
	Lending loans	3	2	1	0
	Borrowing loans	3	2	1	0
	Selling assets(land/house)	3	2	1	0
	Buying assets(land/house)	3	2	1	0
<b>5</b>	<b>Political</b>				
	Voting in village council election	3	2	1	0
	Voting during elections	3	2	1	0
	Attending political party meeting	3	2	1	0
	Participation in the development programme	3	2	1	0

## **VI. Suggestions**

1. What are the problems and difficulties do you face being a member of an SHG?

---



---



---

2. What are the ways and means to improve the function of SHG?

---



---



---

3. Any other suggestions on self-help groups and women empowerment?

---



---



---

## **PARTICULARS OF THE CANDIDATE**

NAME OF THE CANDIDATE	:Elpius Lyngkhoi
DEGREE	:M.Phil
DEPARTMENT	:Social Work
TITLE OF DISSERTATION	:Self Help Groups and Women Empowerment in West Khasi Hills District, Meghalaya
DATE OF PAYMENT OF ADMISSION	:13 <sup>th</sup> August, 2015
COMMENCEMENT OF SECOND SEMESTER	:18 <sup>th</sup> February, 2016
APPROVAL OF RESEARCH PROPOSAL	
1. BOARD OF PROFESSIONAL STUDY	: 13 <sup>th</sup> April, 2016
2. SCHOOL BOARD	: 22 <sup>nd</sup> April, 2016
3. REGISTRATION NO.& DATE	: MZU/M.Phil./275 of 22.04.2016
4. DUE DATE OF SUBMISSION	:15 <sup>th</sup> December, 2016

(PROF. C.DEVENDIRAN)  
Head

Department of Social Work  
Mizoram University,  
Aizawl-796004

## **CHAPTER I**

**INTRODUCTION**

## **CHAPTER II**

### **REVIEW OF LITERATURE**

## **CHAPTER III**

## **METHODOLOGY**

## **CHAPTER IV**

## **RESULTS AND DISCUSSION**

## **CHAPTER V**

## **CONCLUSION AND SUGGESTIONS**





# CHAPTER I

## INTRODUCTION

The present study attempts to probe into the existing situation of Self Help Groups (SHGs) as a means and strategy towards women empowerment in rural areas in the context of West Khasi Hills District, Meghalaya.

In today's world women's participation in the developmental process is seen as a desirable one to bring changes and development in the society. As Singh (2009) stated "The success of projects to foster sustainable development largely depends on the extent to which both men and women participate in project design, planning, implementation and monitoring" (p.150). This indicates that development takes place in an effective approach when both men and women collaboratively put their ideas and work together. The endeavor to foster and uplift the status of women in the society has been initiated, taken and recognized at the international and national level by governments and non-government institutions. Various policies and laws have been enforced to provide and foster equal opportunities for women's participation in the society. However, their participation in various fields in the society is seen to be minimal. Women's empowerment is a desirable prerequisite and should be more accountable in order to achieve long lasting and sustainable development in the society. To empower women some mechanisms or strategies are needed to be used or employed. Researches proved that 'Self Help Group' is found to be one of the mechanisms or strategies towards women empowerment in particular in the context of India that the involvement of women in SHGs has been recognized as an effective strategy for empowering women in rural areas. SHG serves as pedagogy in enhancing the personal, social, economic and political dimensions of the marginalized and poor women in rural areas.

### **1.1. Women empowerment**

Empowerment implies to the power that increases the ability of the disadvantaged groups in terms of their socio-economic and political environment (World Bank, 2002 as in Mukherjee, 2009). In a broad term empowerment refers to the ability when individuals or groups regardless of class, caste, ethnicity and gender are able to determine their access to resources and power. Thus it is a range of activities of a person starting from one's self-assertion and leading to collective resistance such as protest and mobilization in order to challenge basic power relations. It begins with the recognition of the systematic forces that oppress one's life and then act to change the existing power relationships (Bhose, 2003).

'Power' is the key word of the term 'empowerment' because according to the International Encyclopedia (1999) as cited in Varghese (2012) power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. And according to (Muni, 2006) 'empowerment' is derived from the word 'empower' which means 'to give' or 'to acquire power' or 'to increase power'. Hence, empowerment is alike to power which can be viewed as both a process as well as a result. Townsend et al. (1999) outlined that the traditional understanding of power is seen as a force that exercised by individual or groups and it can be functioned in four forms viz. power over, power from within, power with and power to. These forms of power are the abilities that an individual or group possessed or exercised in order to achieve the desired goals.

Therefore, women empowerment is a 'process of providing *power* to woman to become free from the control of others, that is, to assume *power* to have control over her own life and to determine her own condition' (Rao, 2012). Women empowerment is an aid to women to achieve equal opportunities with men or at least to reduce gender gap considerably. It is the power or ability that enhances women to perform certain social roles without which they cannot achieve the desired goals. In the context of India, empowerment would mean the enjoyment of natural and inalienable rights, the rights to 'equality' that is enshrined in the constitution of India as their legal rights (Nayar, 1998).

Mayoux (2001) as cited in Shaw (2012) explained empowerment as a power concept which has a 'multidimensional and interlinked' process of change in power relations. Power as mechanism towards women empowerment operates in four dimensions/ aspects such as: i) Power from within: This form of power enables women to articulate their own desires for change and strategies for change. ii) Power to: It enables women to acquire and upgrade the necessary skills in order to access to the right resources in accordance with their needs to achieve their desires. iii) Power with: This power enables women to achieve desired change through the collective interests that they organize and plan collectively. iv) Power over: This form of power helps to change the underlying inequalities in power and resources that constrain women's desires and their ability to achieve them. Thus, these power relations enable women to operate in different dimensions of life such as in economic, social and political and also can operate at different levels such as at the individual, households, community, etc.

Sinha and Zorema (2012) stated that "The empowerment, equality and autonomy of women are globally recognized as a key factor to achieve progress in socio-economic

and political spheres” (p. i). This augments that women empowerment is seen as a global issue that needs to be addressed in order to achieve progress and development in the society at large. It is because the essence of women empowerment came to be addressed due to the fact that women in the world over regardless of nationalities, races, professions etc. are not being given equal opportunities to participate in various fields in the society as those of men. Women’s issue besides their subordination to the male can be summarized as violence, denial and deprivation. Hence, in this regards the United Nations (UN) as an International body tried its best to promote and address women empowerment related issues through various means and methods in the form of conferences, conventions, summits, etc.

The efforts to highlight and promote women empowerment has gained its momentum in the world till date. There have been many women’s movements in regards to women empowerment. One of those movements is the feminist movement which has gained momentum in three different waves. The first wave gave stress on the issues of adult suffrage, female labour participation, increases access to education and shifts in fertility rate and reproductive roles. The second wave stressed on equal rights in respect of equal pay, equal education & opportunity. And the third wave focused on micro-politics to empower the women. The feminist approaches believe in the right of women to have political, social and economic equality with men. It is a discourse that involves various movements, theories and philosophies which are concerned with the issues of gender difference, advocate equality for women and campaign for women’s rights and interests. It gave an opportunity to women to unite and raise their voice against maladies irrespective of caste, creed, colour, region and language which is happening round the clock. Feminist movement is considered one of the corner stones of women development. To have the political rights these movements are very important (Maggie Humm, 1990, 1992 as cited in Shaw, 2012).

The status of women in the Indian context presents that in the ancient India particularly during the Vedic period the position of women in the society was much more satisfactory than the later periods. Their status has been subject to many great changes over the time in improving their lives in various aspects. The radical change has been taking place since Independence. This is due to the fact that both the structural and cultural changes provided equality of opportunities for women in the field of education, employment and also in the participation in political matters. The improvement of the status of women in India is also due to the effort and major changes that have taken place

in areas such as in legislation, education, economic and employment sector, political participation and awareness of their rights on the part of women, etc. Hence, today women in India are almost assigned an equal status with their male counterparts. However, in this present scenario women are not completely free from problems. The changing situation is causing them new problems such as increasing violence against women, gender discrimination, harassment of women at work place, problem of female education, exploitation of women in the media, etc. (Rao, 2012).

The constitution of India guarantees the right to equality to every citizen enshrined in the fundamental rights, fundamental duties and in the directive principles of the state policy. Beyond the principle of gender equality it also empowers the states to adopt positive measures for women in the country (Sinha & Zorema, 2012). Some of the past government policies that touched on women empowerment include the national commission for women under the National Commission, Act 1992, the National Policy for Empowerment of Women, 2001, the National Plan of Action for Empowerment of Women, 2003-04 and even the India's five year plans also stresses on this issue as Goel (2009) stated that "Empowerment of women being one of the nine primary objectives of the Ninth Plan, every effort will be made to create an enabling environment where women can freely exercise their rights both within and outside home as equal partners along with men" (p. 39). Thus all these emphasize on the ensuring of women about their rightful place in the society by empowering them.

Sinha & Zorema (2012) highlighted that in spite of the various efforts to ensure women empowerment it is observed that the status of women in India presents that they still continue to remain oppressed and struggle over everything from survival to resources and "The dilemma for Indian women today is that despite the liberal provisions of the Constitution and various laws, serious inequalities remain" (p. xiii).

The scenario of women in the North East as highlighted by Choudhury (2008) that women in the North East have a much higher position than the woman elsewhere in India who need empowerment. This is due to the fact that comparatively, women in North East India do not go through some of the social evils such as the practice of dowry and associated bride burning, purdah system, child marriage, etc. as other women in some parts of India do. Further it is seen and observed that women in North East India do have a social respect and visibly do take part in the economic matters. However according (Khonglah, 2008) women from North East are not exception from various social and

economic problems such as illiteracy, poverty, landlessness, poor health, broken homes, domestic violence, single parents, early marriage, gender discrimination of wage, discrimination of democratic participation in decision-making, etc. Further the author highlighted that the social problems pertaining to the region like, unrest violence, armed conflict, ethnic conflict, insurgency, etc. are very obvious that “women and children are always the first to be affected in the society” (p. xvii). Thus, the problems that women in North East India encountered are no less to others women in the country.

Meghalaya follows a matrilineal system of society which has a unique feature, where the decent is traced from women and they also inherit property. Women in Meghalaya enjoy social and economic freedom. However, traditionally in the Khasi society women do not have a role to play in political matters, they are barred from attending a Dorbar (village council) and the village administration is headed by men. But now in some localities in Shillong women also do attend the Dorbar and take part in the administrative matter. Yet in rural areas the participation of women in the political matters is very minimal if at all it exists. This is due to the fact that the rural women are lacking education and confidence. This shows that politics is still considered as male prerogative. The reservation of seats for women through the Panchayati Raj system is meaningless in Khasi society as women do not fight or contest in the election in the local politics. From the other point of view it is also observed that women in the Khasi society are overburdened with family works. Thus they do not want to undergo the stress and strain of political life. Therefore, their endeavor is solely concentrating to social and economic but do not involve in political matters (Joshi, 2004).

As reported by the Government of Meghalaya (2009) that women in the matrilineal society are free from many of the social obligations but they are bound not to escape from men’s domination. Women are not exempted from issues related to discrimination of women in the society. Some of the issues and challenges faced by the women are poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence and divorce. Women have been subsumed to be weaker physical and mentally than men by the society. And they are more susceptible to be exploited at work place, equal pay and wages, working condition, etc. extending to the welfare and development measures.

Hence, from the different studies it is evident that women’s participation in various fields is minimal and their status has not been improved enough. The urge for attaining

justice and equality in the society continues in spite of the many efforts and undertakings initiated by the government and NGOs to promote and sensitize women empowerment. In this present scenario it offers new challenges and problems for women. It is a herculean task to identify new strategies for women empowerment because of the complexity that exists in the society. Thus, the effort to identify new strategies and means to promote women empowerment should continue with the need of the hour. Women empowerment should be considered as a key aspect for any program towards social development. So, as far as the status quo of India is concerned SHG is still seen as one of the means and strategies where women will be able to attain empowerment, in particular in the context of women in rural areas who lack education and employment.

### **1.2. Self Help Groups**

Self help groups are small groups normally formed by poor people consisting of 10 to 20 members. It is an association or body of people which is homogeneous in nature and has a common aim whose members in one way or the other help one another. SHGs are participative in character with the principle of cooperation and joint endeavor to fight against social ills as much as for thrift and mobilization of financial assistance (Jha, 2012).

To improve the condition of women the government of India has introduced various welfare schemes or programmes in order to uplift their status in the country. Some of the government's initiated developmental programmes on the basis of self-help or self reliance include Swarna Jayanti Grama Yojana (SGSY), Training of Rural Youths for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA) etc. and implemented the National Rural Livelihood Mission (NRLM) since 2011 (Narayanaswamy, Samanta & Gowda, 2007).

There was a paradigm shift in the approach to poverty alleviation in India in recent years where the individual approach has been increasingly replaced by group mode. Studies have proved that through the collective effort the poor and marginalized in particular the rural people can combat against poverty and SHGs are seen as vehicle that bring changes and progress in the lives of the rural poor of our country. Thus, government and NGOs promoting toward livelihood development programmes in particular for women development identify that the goals of poverty eradication and empowerment of women can be possible and effectively achieved only if poor women could organize themselves into groups for community participation. SHGs are seen to be one of the major

programmes of poverty alleviation in India and over the years they have been instrumental in empowerment by enabling women to work together in collective agency which accelerating their rights in various services related to their economic and social welfare (Jha, 2012).

Shaw (2012) highlighted that the objectives of SHG are to make women empowered in all spheres of life with the aims:

1. To encourage a homogeneous group of people to have common platform for sharing their issues or views on their common concern through the involvement in the group.
2. To foster awareness on various issues relating to their socio-economic, health, culture, political and legal rights.
3. To create and raise common funds for the group by inculcating savings and credit habits among the members.
4. To establish harmonious relation among the different institutions in the society.
5. To enhance capacity building among the members.
6. To promote and encourage democratic and active participation among the members.
7. To combat and give awareness against mal practices in the society.
8. To undertake various income generating activities.
9. To promote and incorporate ethnic knowledge with the modern scientific knowledge in the field of information, health, culture, environment, economic and societal.

The organization of women in the form of SHGs has emerged as the fast growing trend towards social and economic development of the nation. SHGs have laid the seeds for women's empowerment in the economic and social matter. They have proved to be the innovative and much needed schemes to accelerate the women entrepreneurship, women's self employment and women empowerment in our country. The government and NGOs have used SHG as a viable tools or mechanisms to improve the social and economic development of the poor. Thus, various financial and non-financial supports are being provided by the government to promote SHGs in particular for women empowerment. Besides the government assistance and support many financial institutions also have realized the impact of the Self Help Groups and hence they are channelizing their funds for women and rural development through Self Help Groups (Prakash, 2011).



SHGs have unique characteristics, besides offering a means to access resources; they can also address common problems collectively through group action and determine its rightful share in the development process. Various studies have proved that there have been many instances where SHGs have successfully taken up group causes and fought against poverty, deprivations and social stigmas. Initially, SHGs aimed or focused to achieve economic empowerment and while they are successfully playing their predetermined role in economic empowerment, SHGs have also begun to function as vehicles of social progress in the society as well (Mekkaden, 2009).

Therefore, this present study is an effort to probe into the situation and role of the women SHGs in empowering women basically women belonging to the rural areas. It is also an enquiry in order to understand the implications of SHGs on women empowerment in the matrilineal society of the Khasi in Meghalaya.

### **1.3. Overview of Literature**

Self Help Groups (SHGs) as voluntary associations have gained momentum and spread far and wide across the country. There have been an increasing number of interested researchers including government and non-government organizations trying to assess and examine SHGs in different forms such as academic researches, studies, reports, documentations, etc. The study on SHGs have been explored from various aspects, perspectives and angles ranging from the composition, roles, functions, issues, micro-credit, credit system, rural development, women empowerment, etc. These are being done in order to provide a platform for different policy makers looking after SHGs to frame better policies for their better management and function. Therefore, in the present days there are many literatures related to SHGs. The following discussions are based on different published books, articles, journals, etc. which are relevant to the present study.

Barish (1971) as cited in Narayanaswamy et al. (2007) traced and gave an account on the historical background of the concept of Self Help Group that it came into its existence in the early 1800s. The idea of self help groups was drawn from the incident where “six drinkers pledged to abstain from drinking and tried to involve other drinkers in order to reform them also” (p. 20). So, from then on the idea of self help group in the west spread out and towards the end of the nineteenth century various associations started such as the settlement house, parent’s association, public education association, etc. These different associations were started with the aim to help the members to adjust to their environment, to combat unemployment, to maintain self respect, independence and

morale, etc. Thus, through the collaboration in a group people were able to solve and find solution to their problems collectively and strengthen their living conditions.

Narayanaswamay et al. (2007) in the study “*Self Help Groups-Key to Empowerment of Rural Women*” employed the ex-post facto research design. The main focus of the study was to measure the performance of SHGs. The dependent and independent variables were identified, the ‘performance of self help groups’ as a dependent variable whereas ‘personal, psychological, socio-economic and communication’ as independent variables. And under each of the independent variables there are various indicators that have used in the study. The authors highlighted and pointed out that the scale for measurement developed for the study was found to be reliable and valid. Thus, they suggested that the same scale could be used for measuring the different types of SHGs with suitable modification to assess women’s empowerment. And the study proved that SHGs in one way or the other have empowered women in rural areas.

Lalrinliana and Kanagaraj (2008), a study on ‘*SHGs and Tribal Development in Mizoram*’ probed into the composition and impact of SHGs and the perception and participation in SHGs. They highlighted that majority of the SHGs belonged to men. This reflects the patriarchal domination in the Mizo society. It also shows the restriction to entry of women into the public sphere. The study shows that SHGs play a vital role in development of the rural areas and have a positive impact on the socio-economic of the members.

Ramchandran, Sasikumar and Kanagaraj (2009) a study on ‘*Social Mobilization and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District Tamil Nadu*’ employed a descriptive design and conceptualized the pattern of women empowerment categorized into five types of decisions that is, personal, domestic, social, economic and political. The study found out that women’s participation in SHGs have empowered the women in personal, domestic and economic at the household level.

Das (2012) a study on ‘*Best practices of self help groups and women empowerment: a case of Barak valley of Assam*’ highlighted that SHGs has a positive impact on women member and in many cases it is proved that SHG promotes empowerment. It was observed that SHGs have positive impact on decision making pattern which ranks first followed by economic empowerment and then psychological

aspects. Confidence building ranks fourth while Social empowerment ranks the fifth and so on. This study also highlighted about the affiliation of 'Social Capital'.

Reddy & Reddy (2012) on the study on "*Self Help Groups in India: A study on quality and sustainability*" primarily focus on the quality and sustainability of SHGs. The study was carried out in eight states of India which covered a sample of 1942 SHGs. The data was gathered from both primary and secondary sources. The study used a standardized and well developed tool called 'Critical Rating Index' in order to assess the quality of SHGs. The study revealed that the quality of the SHGs in the selected areas was not satisfactory. Besides this the study also touched on the aspects of women empowerment and it found out that SHGs have a significant impact on women's empowerment. This has proven that the confidence levels of SHG women have gone up with reference to learning to sign, to speak to visitors, to participate in Gram Sabha, attending meetings, taking decisions at the household level, etc.

Thangamani & Muthuselvi (2013) "*A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District*" highlighted that in order to assess 'empowerment of the SHGs members' the following aspects were considered: the socio economic characteristics, reasons to joining Self Help Group, factors determining SHGs, the levels of satisfaction regarding SHGs, the problems faced by the members in SHG. It was found that the socio- economic factor has been changed after joining the SHGs. The self help group is important in re-strengthening and bringing together of the human race. The economic activities of SHG are quite successful which brought successful develop women empowerment and rural areas.

Das & Baishya (2015) a study on "*Role of Self-Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam*" employed a descriptive design and highlighted that women in rural areas are not aware of the importance of women's empowerment though they have been playing an important role for the socio-economic role in the society since time immemorial. But often women are being deprived of many opportunities. It is proved that the involvement of women in SHGs help them to be financially strong uplifting their status.

Pillai (2015) on the study "*Self-Help Groups and Women Empowerment (an Empirical Study Done for Mulshi Taluka in Pune District of Maharashtra)*" employed the exploratory and descriptive design to comprehend the socio-economic status of Self Help Group women members and to analyze the impact of micro-financing through SHGs on

the social, economic and psychological empowerment of rural women. The study inferred that group collaboration brings a positive change which lead to socio-economic empowerment of women. But it also highlighted that there is a need to employ a long term measurement to empower women in its true sense because it was found out that in many of the SHGs there is a break out after 3 to 4 years of existence.

Samal (2015) a study on “*Self-Help groups and women empowerment: Problems and prospects*” aimed to assess the reasons behind the joining SHG by the members, the economic benefit achieved by women by being SHG members, the relation between SHG membership and socio-economic empowerment of women and the reasons that slows down the growth of SHGs. Different indicators were identified in order to meet the objectives of the study such as, education, structural and functional of SHGs, decision making and economic activities. The study highlighted that SHGs have proved to bring change and development in the society and in particular have unlocked the door of opportunities to women. Women have gained self-confidence, realizing their worth and potentialities. Thus self help groups can be used as an effective mechanism by the government and other Non-government organizations to uplift women.

From the above studies it is conspicuous that they have highlighted on SHGs as the means and strategy that play significant role in empowering women particularly to the marginalized and poor women in rural areas of our country. Studies on SHGs and women empowerment are available across the country. But there are few studies as regards to SHGs and women empowerment in the context of the tribal women in the North East region. In particular in the state of Meghalaya there are hardly any studies specifically on self help groups and women empowerment. Therefore, the present study will be the first of its kind in West Hills District of Meghalaya.

#### **1.4. Statement of the Problem**

The importance of women participation including in the decision-making processes has been increasingly recognized all over the world. Meanwhile, research evidences show that women are still lacking behind, being discriminated and oppressed in one form or another way. However, women empowerment is an important way to achieve gender parity, justice and equality by and large.

In fact, Meghalaya state of India is no exception with regards to the discrimination of women in spite of being matrilineal society where women seem to enjoy a high social status in the society and play a significant role in the socio-economic matters.

Nevertheless, the social structure reveals that political control is continuing to be with the men. Thus, the present institutional structures and systems are less favor to women opportunities. This penetrated to increasing discrimination against women. Therefore, it is important to address the issue on women empowerment in order to promote social justice in the society.

### **1.5. Objectives**

1. To profile the composition of women Self Help Groups
2. To understand the group dynamics of the women Self Help Groups
3. To assess the impact of SHGs on women's empowerment
4. To assess the dimensions of women empowerment among the members of Self Help Groups
5. To suggest policy measures for promoting women empowerment

### **1.6. Hypothesis**

The study attempts to test the hypothesis that 'Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment'.

### **1.7. Chapter Scheme**

The chapter scheme for the present study is organized into five chapters as follows:

Chapter I: Introduction

Chapter II: Review of Literature

Chapter III: Methodology

Chapter IV: Results and Discussion

Chapter V: Conclusion and Suggestions

## CHAPTER II

### REVIEW OF LITERATURE

This chapter attempts to review various relevant literatures that have been carried out by the predecessors with regards to self help groups and women empowerment. It depicts that the present study is based on the existing literatures, which enriches and supports the study. The review of literature begins with the concepts and definitions of empowerment of women and its various aspects and then likewise on self helps groups and its various aspects.

#### **2.1. Empowerment of women**

Women constitute almost 50% of the world's population. It is observed that women's social status is not being treated as that of men in all the places. Comparatively women in Western countries are treated on par with men in most of the fields compare to women in the East. The inequalities between men and women had given rise to what is known as 'gender problem'. Therefore, the movement for empowerment of women is seen as one of the movements that presents in the society regardless of nations, castes, religions, etc. The concern for the welfare of women is a global phenomenon because gender equality in all walks of life is emphasized towards development (Rao, 2013). Hence, to empower women is a desirable mechanism for social development because development can be achieved effectively and successfully when both men and women are equally recognized in the society as promoters of development in all walks of life. But firstly in order to have conceptual clarity and understanding of women empowerment it is essential to be acquainted with the grounded concepts of 'power' and 'empowerment'.

##### **2.1.1. Concept of power**

In the process of discussing the meaning of 'empowerment', the word 'power' cannot be ignored because it is the pivotal term. 'Power' is the key word of the term 'empowerment' because, 'empowerment' is derived from the word 'empower' which means 'to give' or 'to acquire power' or 'to increase power'. Townsend et al. (1999) in their study highlighted the traditional understanding of power as a force that is exercised by individual or groups. The authors further discussed that there are four forms of power:

1. *Power over*: It is the power of one person or group to get another person or group to do something against their will.
2. *Power from within*: It arises from recognition that one is not helpless, not the source of all one's own problems, that one is restricted in part by structures outside oneself.

Basically it means self-acceptance and self-respect which extend, in turn, to respect for and acceptance of others as equals.

3. *Power with*: It refers to the capacity to achieve with others what one could not achieve alone. This power involves people organizing with a common purpose or common understanding to achieve collective goals.

4. *Power to*: This power relates to having decision making authority, power to solve problems and can be creative and enabling. It involves gaining access to a full range of human abilities and potentialities.

Bhose (2003) attempts to explain the term power as an ideology that connotes the ability to control or determine beliefs, values, attitudes-virtually, control over ways of thinking and perceiving situations. Thus, here power implies 'control' and in this context the author further elaborates to a means to control over these resources such as:

- i) Physical resources (like land, water, forests).
- ii) Human resources (people, their bodies, their labour and skills).
- iii) Intellectual resources (knowledge, information, ideas).
- iv) Financial resources (money, access to money).
- v) The self (that unique combination of intelligence, creativity, self-esteem and confidence).

Muni's (2006) on '*Women Empowerment: Dynamics and Dimensions*' linked that the term 'empowerment' is clearly connected to the word 'power'. Because according to the author 'empowerment' is derived from the word 'empower' which means 'to give' or 'to acquire power' or 'to increase power'. Hence, empowerment is equal or level to power which can be viewed as both a process as well as a result.

Rao (2012) in his book talks about highlighted that empowerment of has become popular after the 1980s. The author views that women empowerment refers to the process of enhancing and strengthening those women have been suffering from all sorts of inequalities and discrimination. Further the author stated that empowerment of women refers to "process of providing *power* to woman to become free from the control of others, that is, to assume *power* to have control over her own life and to determine her own condition" (p.844). Thus here we see the word power is used as a mechanism to understand empowerment which is the ability or capacity that enhances a person to do or act.

### **2.1.2. Concept of empowerment**

Gaur (2006) highlights that empowerment means the ‘process’ by which people take control action in order to overcome their obstacles. It is also referred to the collective action by the group deprived and oppressed to overcome the obstacles framed by the existing structural system of injustice and inequality which caused them to be in a disadvantaged position.

Mukherjee (2009) underlines that according to the World Bank (2002) ‘empowerment’ implies to the power that increases the ability of the disadvantaged groups in terms of their socio-economic and political environment. In a broader sense, it implies to the expansion of assets and capabilities of people to fully participate in a democratic way in the process of their decisions making so that they are able to shape their lives and able to negotiate with the institutions that influence, control, and hold accountable on their lives.

Sinha and Zorema (2012) attempt to explain empowerment that in a literal term means ‘to enable’ and once it is enabled it becomes the capacity or ability to act or perform which refers the capacity of a person to act or influence the behaviour of others or even oppose to their will. But the meaning is not limited to this as it has multi-acted, multi-dimensional and multi-layered concepts. In order to get the clear concept of its meaning once needs to view and understand from different angles and perspectives.

Therefore, from these views and concepts we see that ‘empowerment’ refers to a process that changes the individuals or groups to gain power and ability and to take control over their lives. It involves the ability to gain access to resources that is human, physical, financial and intellectual. Empowerment also increases the participation in decision-making, bargaining power and control over benefits. In brief the concept of empowerment extents from cognitive to psychological to political and economic dimensions of a person. It is the ability of the less privileged to overcome their obstacles and achieve what they require and seek for.

### **2.1.3. Concept of women empowerment**

Nayar (1998) views women empowerment as ‘an aid’ to help women to achieve equality with men or at least to reduce gender gap considerably. This means that empowerment is seen and perceived as an aid to help women to achieve equality with men or to reduce gender gap that exist in the society. Empowerment is the power or ability that enhances women to perform certain social roles which they cannot perform or achieve without being empowered. In the context of India, empowerment would mean the



enjoyment of natural and inalienable rights, the rights to 'equality' that is enshrined in the constitution of India as their legal rights.

Behera (2006) explains that, 'empowerment of women' implies to the process where women are promoted and reinforced for their capacity providing to the power of self-realization. It is the capacity and power for developing self-reliance in the social and economic spheres that leads to the recognition of their roles within the family and society. This encompasses the ability to make choices, control over resources and full participation within the family and the community by and large. The process would finally lead to attainment of the ability to increasing in participation including in social movements leading to minimization of blockages to women empowerment.

Muni (2006) employs the definition on women empowerment given by Srilata Batliwala (woman activist) that it is a "process by which women gain greater control over material and intellectual resources and the gender based discrimination against women in all institutions and structures of society" (p.25). The author further explains in the context cited above that woman empowerment is the process where women negotiate on the equal or just distribution of power in the process of taking decisions at home, in the community and in the economic and political matters. The author goes on emphasizing that empowerment of women aims at changing the balance of power between the two sexes so as to create a more equitable distribution of power in the society. It includes these following aspects:

- a. Economic empowerment: It implies a better quality of material life through sustainable livelihood owned and managed by women.
- b. Social empowerment: It refers to the state where women gain more equitable social status in society.
- c. Legal empowerment: It refers to the provision of an effective legal structure which is supportive of women's empowerment.
- d. Political empowerment: It means the ability to develop the self confidence and self image to establish the public presence and participate in decision making related to political matters.

Ramanaiah and Kiran (2007) analyze that in the process of understanding the concept of 'women empowerment' we sometimes come across the word 'gender equality'. Women empowerment and gender equality are the two terms which are interchangeably used and also causing confusion in the area of empowerment. But these two terms are not synonymous as remarked by the author that these terms have a difference connotation

where women empowerment refers to ‘the act of enabling the suppressed gender to utilize the existing resources without having to perceive it as threat against the already existing gender inequality but to enhance the existing quality of life’; whereas, the gender equality refers to ‘as a provision of equal status for both men and women in terms of opportunities and their patronage’.

Goel’s (2009) study on ‘*Women Empowerment: Myth or Reality*’ attempts to trace the concept of ‘empowerment’ that at first the term was brought at the International Women’s Conference in 1985, Nairobi. The word was used as term to uplift the women and the conference concluded that empowerment is a ‘redistribution of power and control of resources’ in favour of women through positive intervention.

Cheema et al. (2011) opined that women empowerment is the process of acquiring due recognition equal to men to participate in the development process in the society. They highlighted that the form of decision making that indicates women’s empowerment can be in the form of political, social, domestic and of entrepreneur. This indicates that women want to be recognized that they have the power or capacity to regulate their day-to-day lives in the society functions which include the social, political and economic aspects. It is the power in these aspects that will enable them to move from the periphery to the centre stage.

Rao (2012) highlights that the term of ‘empowerment of women’ could be understood as “the process of providing equal rights, opportunities, responsibilities and power positions to women so that they are able to play a role on par with men in society” (p 844). From this view it is obvious that women empowerment is attributed to equal rights, opportunities and responsibilities of women so that they can play their roles in the society as those of men.

Singh and Zote (2012) in their study opine the concept of women empowerment that it is a process that allows women to gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision-making in the community, society and nation and to gain power. This encompasses all types of empowerment that provides a platform for women to act and perform their due rights in the society.

Sundaram (2012) in the study ‘*Socio-economic Empowerment of Women: A Study with Special Reference to Mizoram*’ explains that empowerment of women refers to fostering the necessary rights and responsibilities to women in order to make them

achieving self-reliant. This shows that empowerment is the process of building capacities of women, creating an atmosphere which will enable people to fully utilize their creative potentials. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation.

Thus empowerment is a broad term that includes an active, multi-dimensional process that enables women to realize and identify of the abilities that she possess and utilization of those in order to be self-reliant to boost her self-esteem and developing self-confidence. It is important that women should follow various strategies to be able to stand on their own feet by doing this they will be able to be free from the shekels of various discriminations that have been imposed by customs, beliefs and practices in the society.

#### **2.1.4. Empowerment strategies**

A strategy is a practical endeavour which enhances a person to achieve the intended objective or goal in an effective way. Therefore, strategies for women empowerment are set out in order to enable women who need to be empowered to look and reflect on those strategies so that they can be able to achieve empowerment in their lives.

Shanthi (1998) examines that there are certain strategies that enhance women's empowerment in a practical way. The author remarks that empowerment strategies are varied and mainly refer to those strategies which enable women to be able to aware and realize of their full potentials that they possess. Strategies are the tools which would enable women to utilize those acquired potentialities for their own self development as well as for the benefit of the society. In course of exploration and usage of different strategies that are feasible for empowerment, women will be able to access to knowledge and resources with greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and finally to those factors which would free them from the shackles of perennial customs, beliefs and practices. Some of the empowerment strategies for women's empowerment proposed by the author are as follows:

1. Literacy and educational level is important.
2. Sound health of a woman and her children plays a significant role.
3. Higher age at marriage is important.
4. Active participation in social activities.
5. Financial support and self employment are important.
6. Opportunities for improving one's status.

7. Awareness on the rights.
8. Worth, self-respect and self-reliance for being a woman.

Gayathiri (2014) argues that the success of any strategy of women empowerment depends upon the following factors:

1. Educational level and hard work.
2. Knowledge on the social customs.
3. Family planning.
4. Health and sanitation.
5. Awareness and action for environmental issues.

Thus, it is evident that education plays a vital role in promoting empowerment because it makes a person to be aware of many aspects related to a person such as to personal life, social, economic and political aspects. Likewise the other factors mentioned will enhance empowerment to women.

#### **2.1.5. Women empowerment in India**

Goel (2009) traces out some of the past government policies that touched on women empowerment in India such as the national commission for women under the National Commission, Act 1992, the National Policy for Empowerment of Women, 2001, and the National Plan of Action for Empowerment of Women, 2003-04. The author highlights that these are some of the policies that have been issued by the government with regards to the empowerment of women in India. Further, the author brings to light that even the India's five year plans also stresses on this issue that empowerment of women was considered as one of the nine primary objectives of the India's ninth five plan. It was emphasized that every effort would be made in order to create an enabling environment for women to freely exercise their rights both within and outside home as equal partners along with men. Thus, empowerment of women is a national effort which has been scripted that emphasizes on the ensuring of women about their rightful place in the society by empowering them.

Cheema et al. (2011) examine that in-spite of the many laws and acts passed by the parliament to improve the conditions of women in India after independence yet the scene of women in India even today witnesses that they still suffer discrimination against various forms of at every stage of life comparing to that of the male counterpart. This sounds that the present instruments is insufficient to tackle the problems and a lot more is needed to be done to ensure that women in our country should not be deprived of their rights and gender quality is need to be ensured.

The need for equality and non-discrimination against women in every sphere of life is an international concern. This global phenomenon has been intervening by using various international mechanisms as well as at the national level too (e.g. MDGs, National human rights commission, etc.). However, the wide scale study on the issue reflected that the magnitude of the problem is not decreasing. Sinha & Zorema (2012) rightly mention that the constitution of India guarantees the right to equality to every citizen enshrined in the fundamental rights, fundamental duties and also in the directive principles of the state policy. In fact, besides the central effort, the state needs to go further to adopt and mechanize positive measures for gender equality and for the promotion of women *per se* in the country.

Rao (2012) highlights about the status of women in the Indian society that historically in the ancient India particularly during the Vedic period the position of women in the society was much more satisfactory than the later periods. The author also goes further to highlight that the status of women in India keeps on improving where the radical change has been taking place since Independence. This is due to the fact that both the structural and cultural changes provided equality of opportunities for women in the field of education, employment and also in the participation in political matters. The improvement of the status of women in India is also due to the effort and major changes that have taken place in areas such as legislation, education, economic and employment sector, political participation and awareness of their rights on the part of women, etc. Hence, today women in India are almost assigned an equal status with their male counterparts. However, the author brings to light that women in modern India are not completely free from problems. The changing situation is causing them new problems such as increasing violence against women, gender discrimination, harassment of women at work place, problem of female education, exploitation of women in the media, etc.

#### **2.1.6. Women empowerment in Meghalaya**

Joshi (2004) in the study '*Meghalaya: Past and Present*' outlines that Meghalaya follows a matrilineal system of society which has a unique feature, where the decent is traced from women and they also inherit property. Women in Meghalaya enjoy social and economic freedom. However, traditionally in the Khasi society women do not have a role to play in political matters, they are barred from attending the Dorbar (village council) and the village administration is headed by men. But the present scenario presents that in some localities in Shillong the Dorbar do include women in the executive committees. The

author further highlights that politics is considered as a male prerogative, in fact very few women stood or contested in the election. This results into males' domination when it comes to the decision making and administration. In regards to the reservation of seats for women through the Panchayati Raj system the author views that is meaningless in Khasi society as women do not fight or contest in the election in the local politics. This also indicates that women feel that their first priority is towards the family and that they are overburdened with family works. Thus they do not want to undergo the stress and strain of political life. Therefore, their endeavor is solely concentrating to social and economic but do not involve in political matters. Therefore, the author urges that for the development of women in Meghalaya, a strong women movement is needed to highlight their rights and to impress upon the political authority. It is important that women need to realize about the importance of women's participation in public life. This will enable them to work and share collaboratively with men in the policy and decision making process at all levels.

The Government of Meghalaya (2009) in the '*Meghalaya Human Development Report (2008)*' documented that the status of women in Meghalaya are believed to be better off and have more autonomy to the rest of their counterparts in the country with exception of being matrilineal society. They are placed and given a rightful honor and dignity in the society. They could freely take part in any social events including the economic activities. This is because all the three major tribes of Meghalaya, the Khasis, the Jaintias and the Garos follow the matrilineal system of society. However, in fact the public domain is under the control of the men similar to patriarchal structure of the society. The political and administrative affairs are fully sanctioned to men and women have no active role in the public domain that is they do not have direct role or involvement in the political affairs. So, it is important to have further observation on the present practice of not involving of women in the political and administrative affairs.

Thus from this point of view one can understand that in spite of the fact that women in the matrilineal society are free from many of the social obligations but they are bound not to escape from men's domination. As mentioned in the Meghalaya Human Development Report 2008 that women in the matrilineal society are not exempted from issues related to discrimination of women in the society. Some of the issues and challenges faced by the women are poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence and divorce. Women have been subsumed to be weaker physical and mentally than men by the society. And they are more susceptible to be exploited at work place, equal pay and wages, working condition, etc.

Thus, welfare and development measures to protect and enhancing women empowerment is required.

## **2.2. Self Help Groups**

Self help groups (SHGs) have emerged as popular method of working with people in recent years. They have become the vehicle for uplifting the livelihood of the poor and marginalized group of our society. Historically, the earliest group organized specifically as a Self Help Group was traced back in the early 1800s where six drinkers pledged to abstain from drinking and tried to involve other drinkers in order to reform them as well. Towards the end of the nineteenth century, the settlement house movement began whereby number of neighborhoods helped newcomer to adjust to their environment. From then on, different associations were started with the aim to help the members to adjust to their environment, to combat unemployment, to maintain self respect, independence and morale (Narayanaswamy et al., 2007).

Thus, through the collaboration in a group people were able to solve and find solution to their problems collectively and strengthen their living conditions (Narayanaswamy et al., 2007). In India the origin of SHGs can be traced from Grameen bank of Bangladesh, which was founded by Mohamed Yunus in 1975 (Anila, 2012). The gaining momentum for the promotion of SHGs in India began more formally in 1992 with the launching of the self help group-Bank Link Programme by NABARD (Akhoury, 2012). The programme was lunched with its aim to improve the life of the rural poor helping them to get access to formal credit system in a cost effective and sustainable manner by making use of SHGs.

### **2.2.1. Concept of Self Help Group**

Behera and Mohanty (2006) defined Self Help Groups as “Small homogeneous, voluntary groups of rural poor formed to provide savings from their small earnings to the common fund and provide credit services to the members for meeting their production and emergent consumption needs” (p.151). Further the authors remarked that SHG is a forum of unity, mutual harmony and cohesion to make the weaker sections and marginalized in the rural areas to become self-reliant in the economic matters and to be socially sound by letting them involve in all the community development aspects. Through this, the poor sections in the society will be able to get the space and voice to negotiate and participate as equals both within the family and society in general.

Surender and Kumar (2010) explain that a self help group is a small voluntary association which consists of poor people having the same socio-economic background.

These people come together to act for common purpose to solve their common problems through 'self help'.

Akhoury (2012), terms self help group as a small and informal association of normally consisted and mainly for poor people having the similar socio-economic background. These people come together to realize some common goals based on the principles of self-help and then work collaboratively and responsibly to achieve their goals and aims.

Satpute (2012) defines SHG as a group that consists of people having personal experience of a similar issue or life situation, either directly or through their family and friends. An SHG can also be defined as a 'self governed, peer controlled information group' of people having similar socio-economic background with an aim and desire to collectively perform common purpose. By sharing their experiences it enables them to give each other a unique quality of mutual support and to pool practical information and ways of coping problems.

Gayathiri (2014) views that SHG is a method that facilitates and organizes the poor and the marginalized section of the society to come together to solve their individual problem. And as a method it is being used and implemented by the government, Non-Governmental Organizations (NGOs) and others. Barman and Bhattacharjya (2015) opine that self help group is a self governed group of people having similar socio-economic background thriving for a collective performance for common purpose.

Thus, SHG is a voluntary association which is formed by small group people mainly hailing from the same socio-economic background. It is mainly for poor and rural people who have less opportunity in improving their livelihood. These people come together, share their ideas, work collaboratively to solve their problems, to combat poverty and unemployment. They work collaboratively by using the existing resources where they deposit their money in the bank and in return they receive easy access to loans with a small rate of interest to begin their income generating activities. And this process is seen as a good method or mechanism which is being used and implemented by the government and NGOs in order to uplift the marginalized section of the society.

### **2.2.2. Characteristics of SHGs**

The Government of India under the Ministry of Rural Development lunched the SGSY programme with proper guidelines for its implementation. As regards to the matters related to SHGs the formation is divided into phases i.e. group formation, group stabilization, micro credit and micro enterprise development. As per the SGSY guidelines



for the formation of SHGs should be based under the following characteristics (Government of India under the Ministry of Rural Development, n.d.):

1. Self help groups may consist of 10-20 members. However in the difficult areas due to the scattered of population and other difficulties the members may consist from 5-20.
2. Generally all the members for the formation of the SHG should be from the below poverty line (BPL) families.
3. The group should formulate a code of conduct for a group management so that it functions in a democratic manner that benefits all the members.
4. The group should formulate its own agenda as per the requirement of the group for discussion in each meeting.
5. The members should raise its own fund through regular savings colleting from all the members during the group meeting.
6. The group saving fund should be used for the internal loan. Proper norms with regards to this should be formulated.
7. The decision making in all the aspects of the group should be participative in its approach.
8. The group should be able to prioritize the loan applications and make norms and regulations for the repayment of loans accordingly.
9. The group should have a bank account preferably in their service area bank branch.
10. The group should maintain a record such as minute book, attendance register, loan ledger, general ledger, cash book, bank passbook and individual passbooks.

Shaw (2012) in his study outlines the following characteristics of SHGs:

1. SHG members should have clear concept and understanding about the group's vision and mission.
2. Members should inculcate the attitude of cooperative and collaborative among themselves.
3. Homogeneity of ideas and interest are expected from the members.
4. The group recognition is done in terms of its name, place and activities.
5. Group transparency and democratic participation is a must for an SHG.
6. Group meeting is a necessary aspect of an SHG and it should be done frequently to discuss about the group functioning.
7. The tenure for office bearers should be fixed for 2 years and the practice of appointing new leaders should be practiced.

8. To be a member of an SHG only one member from the family is allowed.
9. After a period of six month a member can avail to credit but based on the regularity of savings and contribution to the group.
10. Proper documentation and book keeping should be done regularly in every meeting.
11. The decision in the group once made should be treated as final.

Thus the characteristics of an SHG as have outlined by the authors mentioned above proved that the basic characteristics of an SHG can be summed up into three categories viz. the group composition, group dynamics and group rules and regulations. For an SHG to function well these three categories of characteristics are very important.

### **2.2.3. Functions of SHG**

Jha's (2012) on '*Micro finance and Rural development*' proposes the following functions of SHGs:

*1. Savings and Thrift:* This is one of the main functions of the SHG. The SHG members initiate their group activities with a regular saving of a small amount. The amount that they collect for saving is done weekly or monthly though it may be small but savings have to be regular and continuous habit with all the members. This is one of the ways in which SHG members take step toward self dependence in their financial aspects so that they could start with any other generating income activities.

*2. Internal Lending:* Lending money to their own members is one of the main functions of an SHG. The saving that they have is utilized in lender to their own members and also to others depends on the amount they have. The lending money is in the form of a loan where the amount, rate of interest, schedule of repayment, etc. are to be decided by the group itself. Proper accounts are kept in the proper manner by the SHG.

*3. Discussing Problems:* Besides the economic activities the other main function of an SHG is to discuss the problems of the group or of the members. This is usually done in every meeting. The members discuss the various problems either faced by the group or the members and try to find solution. They also do not limit only discussing to their own problems but at times the social problems as well.

*4. Taking Bank Loan:* Bank is one of the supporting sources where an SHG depends on to get support for their undertakings especially at the initial stage of the formation. SHG takes loan from the bank and utilizes mainly for their micro finance activities and also to

give loan to its members. So, every SHG has a saving account after their formation where they deposit their savings.

Satpute (2012) highlights that the important functions of SHG are as follows:

1. To enable members to be economically self-reliant and self-dependent.
2. To provide a forum for members to discuss issues or problems related to personal, social and economic.
3. To foster the social status of members through the involvement and participation in the group.
4. To provide a platform for member to share and discuss their ideas and opinions.
5. To enhance and develop the decision capacity among the members.
6. To foster and inculcate the spirit of mutual help and support among the members.
7. To instill in members a sense of strength and confidence which they need for solving their problems.
8. To provide an organizational strength to members.
9. To create and develop knowledge related to literacy and increasing general awareness among members.
10. To promote and equip the poor related to numerically and basic skills required for understanding monetary transactions.

#### **2.2.4. Bank linkages and micro finance of SHGs**

The SHG-Bank linkage programme is regarded as the most potent initiative that provides and delivers financial services to the poor in a sustainable manner since independence. Without the initiatives of the banks to finance the poor it is almost impossible for them to start their income generating activities.

Pasayat (2006) points out that SHGs are formed in order to disburse micro credit to the rural women to make them enterprising. This requires the SHG members to find out ways and means to fulfill their requirements so that they can start various welfare projects by their own initiatives. This shows that SHGs should involve in income generating activities, participation in decision making, helping in improving nutritional status of the family members, environmental management, generating employment, fostering education, etc.

IFAD (2006) conducted a study on the history and spread of SHGs in India highlights that ever since NABARD took over the functions of ARDC, its main focus was on supporting NGO initiatives to promote SHGs and on analyzing their potential and performance. The first initiative taken by NABARD to provide funds for SHGs movement

was in 1987 in response to a proposal from MYRADA submitted in 1986 to NABARD. It provided MYRADA with a grant of 1 million Indian rupees to enable it to invest resources to identify affinity groups, build their capacity and match their savings after a period of 3-6 months. The grant was based on MYRADA's experience in promoting SHGs since 1985 and the initiative of the NABARD chairperson at that time, Shri P.R. Nayak. The outcome of this initiative made NABARD in 1989 to launch an action research project to provide funds for other NGOs as well with the similar grants. Owing to the successful outcome done by NABARD, in 1990 the chairpersons and senior management of RBI accepted the SHG strategy as an alternative credit model. Thus in 1992 NABARD issued guidelines to provide the framework for a strategy that would allow banks to lend directly to SHGs. Based on these initial experiences, the SHG-Bank Linkage Programme was launched in 1992.

Cheema et al. (2011) show that the SHG-Bank linkage programme was conceived with the objectives:

1. To develop supplementary credit delivery services for the un-reached poor.
2. To build mutual trust and confidence between the bankers and the poor.
3. To encourage banking related activity both on thrift as well as sustaining a simple and formal mechanism of banking with the poor.

Dash (2012) stressed on the roles played by the banks in financing SHGs that there are many commercial banks in India that have financed SHGs for the micro finance undertakings National Bank for Agricultural and Rural Development (NABARD) is one of the banks that has intervened and played a crucial role in forging this linkage in the micro finance aspects in the country. It was set up in July 1982 by the Act of Parliament to take over the functions of Agricultural Refinance Development Corporation (ARDC) and the refinancing functions of RBI in relation to cooperative banks and Regional Rural Banks (RRBs). Thus NABARD plays a dual role as an apex institution and as a refinance institution.

Jha (2012) views that banks play an important role in the micro-credits because they provide support for reaching small amounts of credit and other micro-financial services to the poor to enable them to promote income generating activities. SHG is considered as one of the best groups to uplift the poor and eradicate poverty. Thus, micro-credit is mostly delivered through SHGs. The author also brings forth that NABARD defines microfinance as the "provision of thrift, credit and other financial services and

products of very small amount to the poor in rural, semi-urban areas for enabling them to raise their income levels and living standards” (p.16).

Shandilya (2012) views that micro finance refers to a micro saving, credit and insurance that services providing for those who are socially and economically disadvantaged sections in the society. Micro-finance refers to range of financial and non-financial services which include the development of skills to involve in the small entrepreneurship by the poor and marginalized sections of the society in order to combat poverty. It is a programme designed for the poor so that a new paradigm for alleviating poverty through social and economic empowerment of the poor which focuses in a particular manner on empowering women.

#### **2.2.5. SHGs in India**

In India SHG is not a new concept because history tells that the function of ‘self help’ and ‘mutual aid’ were part of the traditional Indian society. However, SHG as a movement was first started in India in the mid-1980s which was piloted by NGOs, notably MYRADA in order to provide financial services to poor people. Thus SHGs were first emerged in MYRADA in 1985 which started as a pilot programme and has become a movement for social empowerment especially for poor and marginalized rural women (IFAD, 2006).

Narayanaswamy et al. (2007) referred Fernandez (1995) that in the Indian society a common bond and an atmosphere of supporting do exist among the members. This helped them to support each other such as sharing of labour, work force, animal power, equipments etc. All these are done in a mutual aid basis. Further the authors substantiating the referred author by elaborating that Mahatma Gandhiji in his Sevagram project during 1921 was also stressed on self help/ self reliant which shows that the concept of ‘self help’ is not a new thing in India. India being a vast country with multi-regional, lingual, cultural, religious, tribes etc., the economic development varies from place to place. An SHG is a registered or unregistered group of people with a homogeneous social and economic condition. In all the parts of the country SHGs are functioned and supported both by the government and non-governmental organizations (NGOs).

Cheema, Khanna and Jha (2011, p.65) stated that “It is worthwhile to call SHGs a mass movement on a national scale for development and empowerment of the poor and downtrodden in the country”. They view that the growth of SHGs in India over the years is stupendous. This is due to the fact that the policy environment for the growth of the micro finance sector in India was extremely supportive. The initiative and support from the

Government, NGOs and the banks contributed to their expansion all over the country. It was witnessed that in 2005 being the International year of Microcredit various significant policies from the Government of India (GoI) and the Reserve Bank of India (RBI) 'have served as a short in the arm for rapid growth of the SHGs'.

Reddy & Reddy (2012) in their study on 'Self Help Groups in India: A study on quality and sustainability' highlighted that the SHG movement in India has emerged as the world's largest and most successful network of community based organizations (CBOs). Over the years, SHGs have emerged as the mass movement across the country and largest community based micro finance model in the world. This is due to the fact that the bank linkage system that India innovated and adopted has proved to be one of the most effective poverty alleviation and programme on women empowerment. Further, the authors outline about the evolution of SHG movement in India that it was MYRADA and the Bhagavatula Charitable Trust, of the Visakhapatnam district in Andhra Pradesh who began the mutual savings and credit groups in rural areas, mostly among women in the early eighties where gradually SHGs became visible in the country towards the mid nineties.

#### **2.2.6. Importance of SHGs**

Self help groups are seen as the vehicles that bring changes and progress in the society. They play an important role in transforming the live of the marginalized and rural poor. Satpute (2012) outlines that SHGs are necessary to overcome exploitation and to enhance confidence for the economic self-reliance of rural people in particular the women who are mostly invisible in the social structure. SHGs provide a platform for them to come together for common objective and gain strength from each other to find ways and means to deal various sorts of problems they faced. The author stressed that the rural poor people particular the women folk are incapacitated to overcome many of the problems. Hence SHGs are needed for the following reasons:

1. To uplift the living standard of the poor and marginalized sections of the society.
2. To inculcate and instill a habit of savings and utilization of local resources.
3. To mobilize and sensitize individual skills for the group's welfare.
4. To enhance awareness to the rights.
5. To provide financial assistance in times of need.
6. To create entrepreneurship development.
7. To identify and find solution for problems.

8. To create awareness and act as a media for socio-economic development of village.
9. To develop linkage system with different institutions in the society.
10. To enhance capacity building.
11. To tackle the problem of repaying the loans.
12. To develop and gain self confidence and mutual trust.
13. To instill and build up a teamwork spirit.
14. To promote and develop leadership qualities.
15. To utilize all the available resources for better living condition.

Sundaram's (2012) study on '*Impact of Self-help Group in Socio-economic development of India*' highlights the impact of SHGs in India in that there is an improvement in the saving and financial decision making of the members. It also provides as a means to get access to credit and employment. The decision making within the household, the participation in the local governance, communication with the members self confidences among the members, community participation and interaction with outsiders have improved through the involvement in SHGs. Besides, these the awareness on personal, social and environmental related issues have also impacted the live of the members once registered or involved in SHG.

Gayathiri (2014) on the study "*Impact of Self-help Group in Socio-economic development*" underlines the importance of SHGs in India as follows:

1. To combat and alleviate poverty faced by the marginalized section of the society.
2. To create and increase employment opportunity for the poor.
3. To promote and accelerate economic growth.
4. To raise the social and economic status of the marginalized in society.
5. To promote income generating activities.
6. To promote self-help and mutual help for the poor in their socio-economic development.
7. To enhance participative financial endeavors.
8. To inculcate the habit of saving and credit support among the poor.
9. To develop a practice of common fund by contributing small savings on a regular basis through flexible and democratic system.
10. To provide frequent loans with a small amount and for short duration.

Thus, the involvement in SHGs shows improvement in various dimensions in the life of the members such as in economic, social and political aspects. Therefore, SHGs in India have a great impact in bringing changes and progress in the society.

### **2.2.7. SHGs in Meghalaya**

The Office of the State Coordinator for Self Help Groups in Meghalaya (n.d.), analyses the SHG movement in the state that it had started at a slow pace after the launching of SGSY scheme by the union government in 1999-2000. Gradually, through the initiative taken by both the government as well as the NGOs in promotion of formation of SHGs has kicked off quite well. Thus between the year 2006 and 2007 there were around 3954 SHGs registered under SGSY and 2564 SHGs unregistered under the government sponsored programmes and according to the Savings of Self Help Groups (SHGs) of North Eastern Region with Banks as on 31-03-2015 (2016) there are 7910 registered SHGs in Meghalaya.

The State Coordinator for SHGs (n.d.) in its quarterly newsletter on SHG movement in Meghalaya highlights the successful story of the SHGs in the state that the unemployment problem of the rural poor is possible to overcome through the involvement in SHGs with the income generating activities. This is possible by providing income generating skills which has boosted up the members morale and self-confidence. Further, the report brings to light that the SHG movement has not only inculcated a sense of self pride, self sufficiency and confidence to the members but has also transformed the 'once purposeless members of a community to a group that has a voice and respect within the village setup'. The activities that was carried out by SHGs are relief and development work, micro enterprise development, health, integrated development, community capacity building, etc. which shown a successful examples of Income Generating Activities (IGAs).

Merinews (2008) in the article '*Self help groups in Meghalaya*' shows that the SHG movement in Meghalaya is also seen by the involvement of women in taking up income generating activities. For an instance Bakdil a religious run NGO is actively encouraging women to form SHG in remote areas of Garo Hills due to the belief that women can 'become catalyst for social change'. And for the last decade the said NGO has promoted more than 600 SHGs. The aim is to empower women so that they can live a decent life by carrying out various small incomes generating activities such as poultry farming, rearing of pigs and goats, weaving, turmeric powder making, pickle making, growing of aracanut and other vegetables and agriculture products. Hence, both the state government and the NGOs are making efforts to promote the formation of SHGs so as to

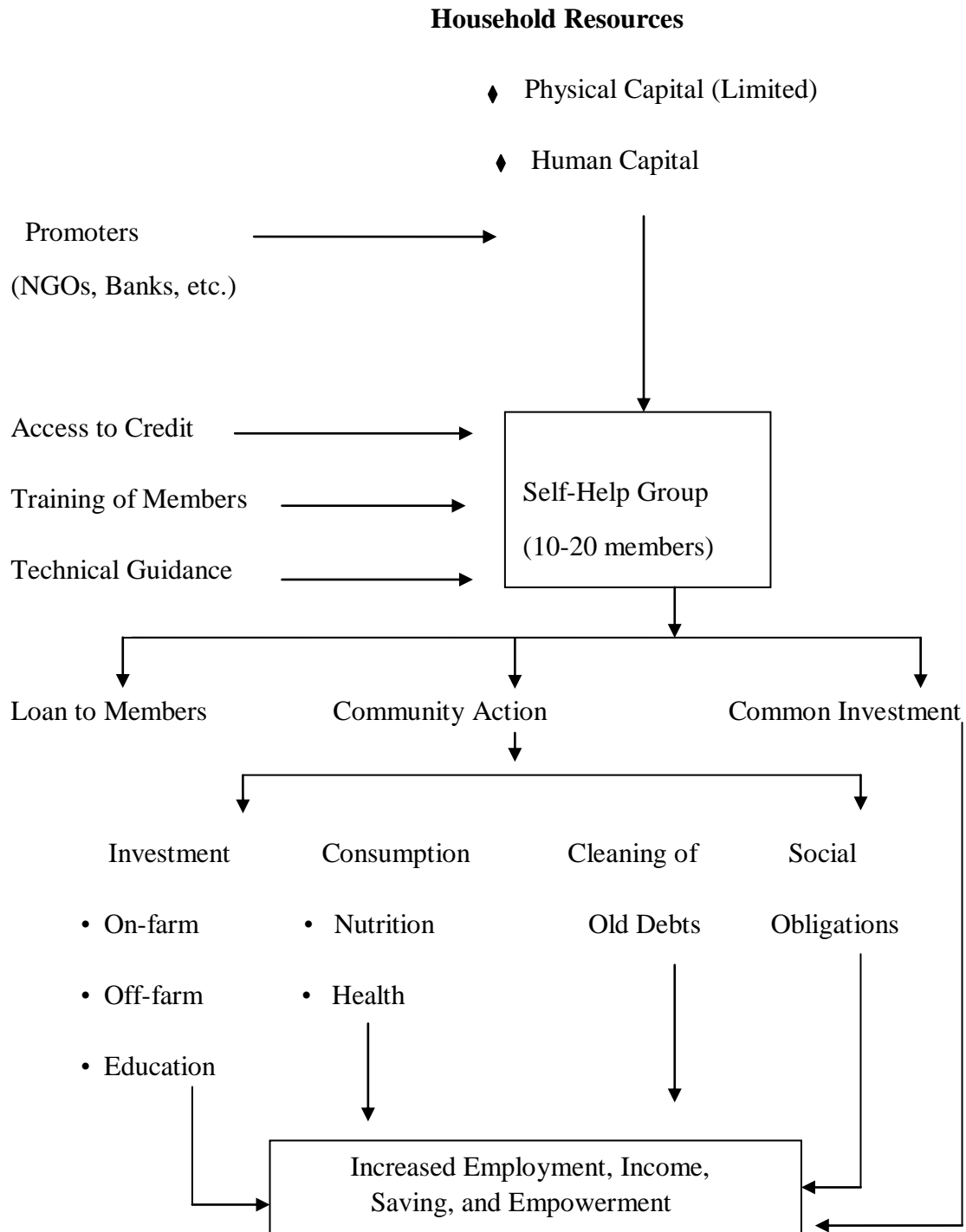


help women get involved in income generating activities which in turn better off their livelihood.

### 2.2.8. SHG Model

According to Jha (2012) a typical SHG model is shown in figure 1 where it depicts the basic features of SHG promoted by NGOs and banks in various parts of India.

**Figure 2.1. A Typical SHG Model**



Source: Jha (2012, p. 223). A Typical SHG Model

The SHG model as given in Fig. 1 *A Typical SHG Model* projects that one of the important features of SHG is the homogeneity of the group members in terms of ‘social and economic status’. The formation of an SHG takes place through the initiative of the self help groups promoting institutions (SHPIs) such as NGOs and financial institutions etc. The size of membership in each SHG is advocated between 10 and 20. The formation of SHG is open to both men as well as women and majority of the SHGs are of women groups. The leader of the group may be elected or selected but it is expected that the group should function in a democratic manner. The basic functions of SHG include saving mobilization, creation of common fund out of saving, availing credit from banks and loaning to members. The common purposes of the internal loan lending to the members include loans for consumption, clearing outside debt, social, medical, education, business, agriculture, etc. (Jha, 2012).

### **2.2.9. Women SHGs**

Cheema et al. (2011) on ‘*Women Empowerment in 21<sup>st</sup> Century*’ investigated that the common activities undertaken by women SHGs are mostly for micro credit related to agriculture and allied activities. This is due to the fact that most women SHGs are found in rural areas where their main occupation is generally confined to agriculture. Therefore, the chosen income generating activities were basically oriented towards agriculture or framing.

Barman and Bhattacharjya (2015) in their paper traced about the genesis of women SHG and accounted its significance. They developed their discussion based on the report of the United Nations Development Programme (UNDP) 1995 that it had clearly stated that unless women are engendered, they will be endangered. Therefore, based on the concept of “self-help”, women self help groups refer to small groups of women who have formed into groups ranging from 10 to 20 members and operate saving as their first activity. The result form these small groups (SHGs) proved as a promising and effective method to mitigate poverty. Further the authors stress on the status of Indian women related to micro finance activities by referring to Pitt and Khandker (1998) showing the latest Global Human Development (GHD) report – 2014 that India ranks 135 in Human Development Index (HDI) and also ranks 132 in Gender Related Development Index (GRDI) among 187 countries which are adjusted for gender inequalities. The report advised widespread attention regarding status of women globally, otherwise gender inequality will have a negative impact on economic growth. The microcredit summit campaign reported that 80% of microfinance clients are female and reflected that women

have been shown to repay their loans more often and direct a higher share of enterprise proceeds to their families compared to men, women perform better and their participation has more desirable development outcomes.

### **2.3. Studies on SHGs and Women Empowerment**

Das, (2006) suggests that the involvement of women in self help groups especially those in the rural areas where unemployment is a big issue would help them to combat against this big pertaining disease in the society. The advantages of working in group by cooperation and mutual support would enhance to be able to express their feelings, increasing confidence and decision making. From this action they will be able to convert their ideas and perceptions about the social participation of women at societal level gradually that result in fostering and promoting towards empowerment of women.

Sahoo and Tripathy (2006) in their study on '*Self-Help Groups and Women Empowerment*' discovered that SHGs have emerged as the most 'vital instrument' in the process of women empowerment and other participatory development aspects in the society. According to the authors this proves that SHG has the potential to be a mechanism for fostering empowerment to women.

Muni (2006) sees that through the mobilization of women to form Self Help Groups (SHGs) is widely recognized and popularly known as the method of organizing and empowering women. The formation of SHGs brings together underprivileged women and uniformly characterized by a common socio-economic background into one platform. It then helps them to meet regularly in order discuss about common problems, work together and find better ways for their collective empowerment.

Cheema et al. (2011) in their study underline that Self-help groups are emerging as a powerful tool and method that aimed at empowering women and mitigating poverty in a sustainable manner. It is seen and witnessed that SHG plays as an effective mechanism of development and empowering women in the poor countries. The authors further stated that, "Self-help groups are playing a vital role in women empowerment that leads to total community development" (p. 66). This shows that the capacity building through SHGs has brought and benefited numerous of women in many positive socio-economic changes in the rural community.

Das (2012) highlights that SHGs has a positive impact on women member and in many cases have proved that SHG promotes empowerment and observed that SHGs have positive impact on decision making pattern which ranks the first followed by economic empowerment and then to the psychological aspects. Also, confidence building ranks the

fourth while social empowerment ranks the fifth and so on. This study also highlighted about the affiliation of 'Social Capital'.

Thangamani & Muthuselvi (2013) in their study on 'women empowerment through SHGs' reported that the socio- economic factor of the women has been changed after joining the Self Help Groups. The economic activities of Self Help Group are quite successful which brought successful towards the development of women empowerment and rural areas. They also highlighted that self help group is important in re-strengthening and bringing together people for a common purpose.

Das & Baishya (2015) analyze that women in rural areas are not aware or realize on the importance of women's empowerment though they have been playing an important socio-economic role in the society since time immemorial. But often women are being deprived of many opportunities. It is proved that the involvement of women in SHGs help them to be financially strong leading to upliftment of their status.

Pillai's (2015) study on '*Self-Help Groups and Women Empowerment*' carried out in Pune district finds that the micro-financing through that SHGs have a great impact on the social, economic and psychological empowerment of rural women. It is also seen that through group collaboration it brings a positive change which lead to socio-economic empowerment of women. However, the author further urges that in its true sense there is a need to employ a long term measurement to empower women because that several study found that there is a common practice of break out after 3 to 4 years of existence leading to stagnation and defunct of the SHG.

Samal (2015) highlights the impact of SHGs that they have proved to bring changes and developments in the society almost having unlocked the door of opportunities to women. Women have gained self-confidence, realizing their worth and potentialities. Thus self help groups can be used as an effective mechanism by the government and other Non-government organizations to uplift women.

Barman & Bhattacharjya (2015) analyze that SHGs develop and empower women in diverse ways which contribute towards rural development. From their point of analysis we see that empowerment is a very broad term, encompassing all types of empowerment. Therefore, it is important to discuss the areas or channels that women have been empowered by joining SHGs. Some of the studies have proved that SHGs have empowered women in these areas namely social, economic and political aspects. Therefore, the examinations of the different studies on how self-help groups have empowered women are discussed:

*1. Social empowerment:* According to Drushti (n.d.) social empowerment means the process that develops and gives autonomy and self confidence to an individual or group to change the social relationship and the discourse that exclude women to participate or act in the society. The Indian scenario shows that man and woman are equal both constitutionally and legally. However, in reality, woman still finds a secondary place in the areas like education, participation in matters of financial and political.

Pasayat (2006) investigates about the impact of SHGs on tribal women with regards to their social status where the author stated that “the efforts in empowering tribal women have restored the self-respect and self-confidence among them. This has enhanced the capability of the women to manage their affairs on their own” (p.199). This proves that the marginalized and poor women can gain their higher social status through the participation in the self help groups.

Mohanty (2006) highlights that participation of women through SHGs provide opportunities to women in various ways such as to work and earn in compatible with their role in child care, home-keeping and meeting several other social obligations. All these help the women to be able to feel as active members and contributing agent towards the progress of the society.

Mishra (2006) shows that through the involvement in SHGs women are able to collaborate and make use of their times in a proper way that contributes for their betterment as member in the society. As the author also points out that a sense of self consciousness and self confidence is developing among the members as they are able to share with one another. And further, the leisure time is properly utilized by engaging in useful or productive work instead of gossiping.

Sundaram (2012) identifies that SHGs have a great impact in India. Those women who have joint the SHG have improved in the following aspects: community participation, employment, self confidence of the members, increased in nutrition status, access to amenities, frequency interaction with others, change in family violence, access to credit, saving and financial decision making, etc. All this indicates that SHGs have helped women to gain a better social status in the society without which they would have not experienced such changes in their lives.

*2. Economic empowerment:* Drushti (n.d.) views that economic empowerment it is necessary for women to have access to and control over productive resources in order to gain and ensure financial autonomy. As for Mohanty (2006) economic empowerment is very essential to empower women as the author stated that ‘only when women participate

freely in economic activities particularly outside home, they can acquire control over circumstances to increase their capacities' and SHGs are the right tools or methods to provide appropriate forums for this purpose.

Mishra (2006) opines that SHGs provide economic opportunities for women as they can get access to loan and could start their income generating activities. Through their collaborative work they could raised their economic status to a higher level and they also could help to increase the economic position of the family. Once their economic status is tackled they could do many activities for the development of themselves, family members etc.

Anila's (2012) study on 'socio-economic condition of self help group members' in Tamil Nadu highlights that the income of SHGs members increases with the involvement in SHGs income generating activities which lead to the active participation of the members in matters related to socio-economic progress.

Gayathiri (2014) perceives SHGs as vehicle that brings changes and progress provide a platform or a forum for the poor in particular way those from the rural areas to uplift themselves and to combat the problem of poverty and unemployment. It has witnessed that the SHG programme clearly plays a central role in up bringing the poor especially the women folks. The women in rural areas who have joint the SHGs proved that they have gained economic independence. SHGs have contributed for the sustainability in boosting up the economic condition of the female population to a higher level to eradicate poverty.

*3. Political empowerment:* Drushti (n.d.) opines that the political element entails that women have the capability to analyze, organize and mobilize the surrounding situation for social transformation. Leadership qualities are also developing in women, because they now participate in the social activities, like trying to solve the problems of their 'basti'/ locality, village.

Bisoyee (2006) argues about the position of women in the political matter in India in general limit women for taking part in politics. The author analyzes that it is due to the cultural norms that exist in the society which prohibit women from taking part in decision-making at the village. As politics and decision-making are considered to be men's domain which indicates that men feel that they are superior in taking any decision. It also shows that they consider women as not intelligent enough to be part of any decision making in the village. Thus the author stresses that "The non-participation of women in decision-

making at the village level is sought to be justified on intellectual and educational grounds” (p.69).

Pasayat (2006) examines that besides the economic and social empowerment women SHG provides a forum for women to be gradually understood the ‘process of development and governance’ which indicates that the process of administering development has paved the way for the women to involve and participate in the political matter through the involvement in SHGs.

Cheema et al. (2011) bring fourth that the trend on political participation of women has moving up through SHGs. Their presence today is affecting the perception of women and their role in the political arena. They are being recognized as an important group with serious concerns. But the fact remains that the number of women involved in politics is low. This is due to the structural pattern that exists in the society that still limiting the access of women in politics.

Sajeev & Kuttiannan (2012) in their study conducted in Kerela analyze that women after involving in SHGs, their self confidence increased and they are aware of their rights. They become leaders in the local bodies which set an example to other women in the area. Their attitudes are also changed and now they gained respect from the men. They are included in the decision making process. Further it was observed that women who confined themselves to four walls in the house came out to do different activities after joining the SHG. Women are independent to meet their expenditure and are able to contribute more to the household income.

Thus, women’s participation through SHG has elicited as a means for upliftment of their economic, social and political status. Individually, poor women below poverty line may fail to overcome poverty but a collective effort is definitely leading to empowerment. SHGs have become the vehicle for changing the lives of the poor and marginalized group of our society by assisting women in adapting to entrepreneurial activities. The successful functioning of SHGs will definitely lead to economic independence of women, increasing in bargaining power and finally leading to empowerment both socially and economically which ultimately strengthen the society and economy. Today SHGs are being viewed as “solidarity groups and make possible their members to become self-dependent and giving platform to discuss their socio-economic problems, develop the decision making capacity and leadership qualities” (Panda, 2006, p. 98).

This chapter has dealt with the review of literature extracted from different previous studies which have shown that the SHG movement plays an important role in

bringing changes and enhances empowerment to women, in particular to the marginalized and poor women in the rural areas of our country. The proceeding chapter presents about the methodology employed for the present study.



## **CHAPTER III**

### **METHODOLOGY**

This chapter outlines the overall research methodology employed for the study. Various methods and designs were used in order to carry out the study in a systematic manner so to achieve its aims and objectives. The different sections in this chapter include the profile of the study area, methodology, concepts and operational definitions and limitations of the study.

#### **3.1. The setting: Profile of the study area**

The setting of the study presents a brief discourse about the state of Meghalaya, West Khasi Hills District and Nongstoin community and rural development block.

##### **3.1.1. State of Meghalaya**

Meghalaya is one of the eight states in North East India. Its name in Sanskrit means "the abode of clouds". Meghalaya attained its full-fledged state on 21<sup>st</sup> January, 1972 with Shillong as its capital. The population of Meghalaya as of the 2011 census is 29,64,007 comprises of 1,492,668 females and 1,471,339 males. The state covers an area of approximately 22,429 square kilometers. It extends for about 300 kilometres in length and about 100 kilometres in breadth. It is bounded on the north by Goalpara, Kamrup and Nowgong districts, on the east by Karbi Anglong and North Cachar Hills districts, all of Assam, and on the south and west by Bangladesh. At present it comprises of 11 districts and 39 Community and Rural Development Blocks.

Meghalaya is the homeland mainly of three tribes viz. the Khasis, the Jaintias and the Garos. The Garos inhabit the western part of Meghalaya, the Khasis in central Meghalaya, and the Jaintias in eastern part of Meghalaya. The Khasis which include the Jaintia, Bhoi and War are collectively known as the Hynniewtrep people, whereas the Garos who predominantly inhabited in the Garo Hills prefer to call themselves as Achiks and the land they inhabit as the Achik-land. The Khasis, the Jaintias and the Garos have a matrilineal society. Descent is traced through the mother, but the father plays an important role in the material and mental life of the family. While, writing on the Khasi and the Jaintia people, David Roy observed, 'a man is the defender of the woman, but the woman is the keeper of his trust'. No better description of Meghalayan matrilineal society could perhaps be possible (The official web portal of the Government of Meghalaya, n.d.).

### **3.1.2. West Khasi Hills District**

The study is carried out in Nongstoin block of West Khasi Hills District, Meghalaya. West Khasi Hills District is one of the districts in Meghalaya state of India. It lies in the central part of the state of Meghalaya and is situated between approximately 25 degrees 10' and 25 degrees 51' N Latitude, and between 90 degrees 44' and 91 degrees 49' E Longitude. It is bounded on the North-West by Kamrup District of Assam, on the North-East by Ri Bhoi District, on the east by East Khasi Hills District, on the south by Bangladesh and South West Khasi Hills district, on the west by East Garo Hills and South Garo Hills Districts. It was carved out of the East Khasi Hills District on the 28th October, 1976. And presently it is the largest district of Meghalaya. According to 2011 census, West Khasi Hills had a population of 385,601 of which male and female were 194,628 and 190,973 respectively with the population density of 409 per sq.km. It comprises an area of about 5,247 sq Km which is 23 percent of the total area of the state. Nongstoin is the headquarter of the district.

At present West Khasi Hills District consists of four Community and Rural Development Blocks namely:

- i. Mairang Community & Rural Development Block
- ii. Nongstoin Community & Rural Development Block
- iii. Mawshynrut Community & Rural Development Block
- iv. Mawthadraishan Community & Rural Development Block (ICAR, 2015)

### **3.1.3. Nongstoin Community & Rural Development Block**

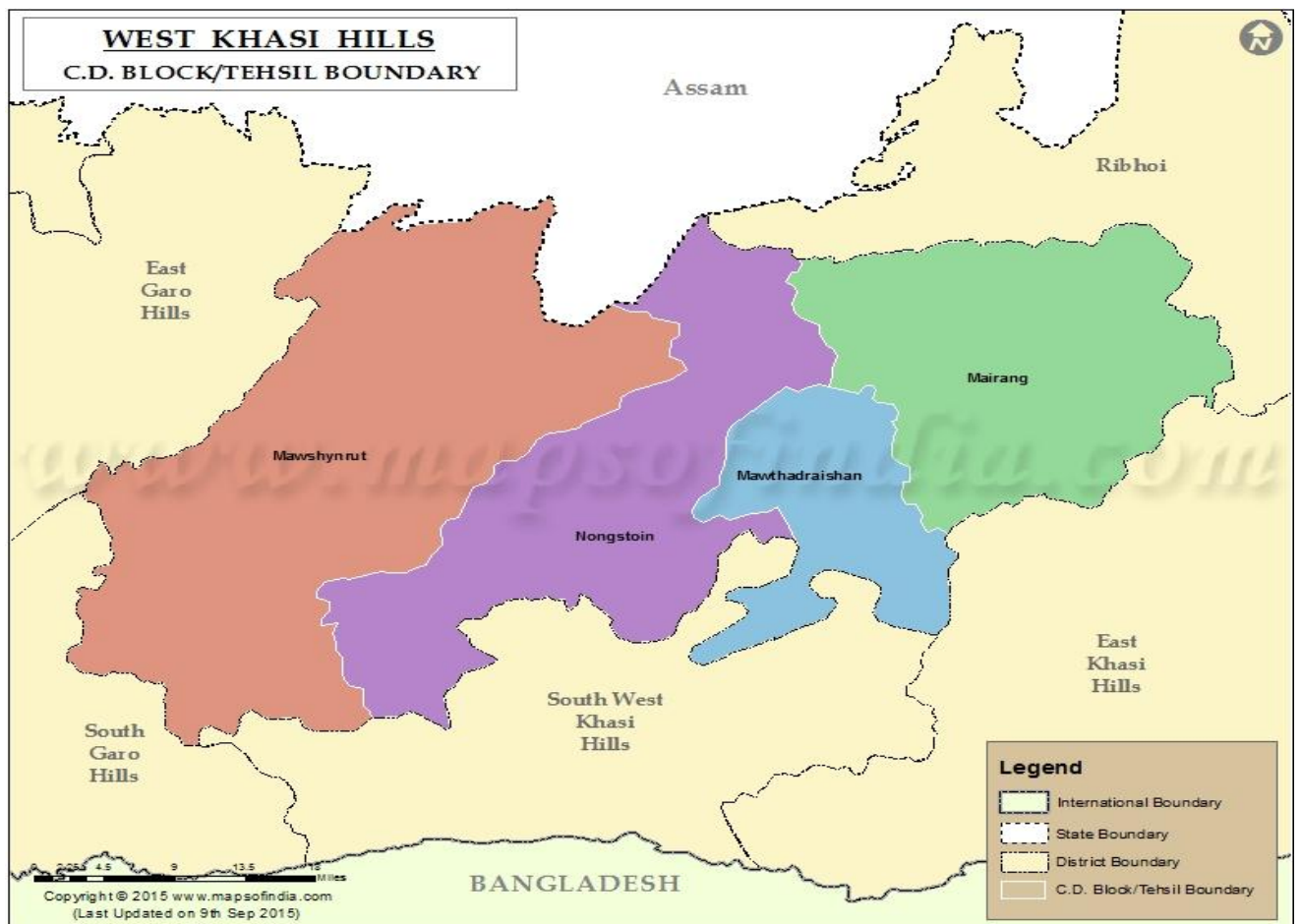
Nongstoin Community & Rural Development block is one of the blocks among the four blocks in West Khasi Hills District, Meghalaya. It is the second most populous block with the population of 81840 persons as per the 2011 census. There are 232 villages in the block. Nearly 65 % of its population lives in the rural areas. The main occupation of the people in the block is agriculture. Nongstoin is the head quarter of the block as well as of the West Khasi Hills District. Christians constitute the highest population in the block covering 98% of the entire population. As of 2011 census there are 994 females per 1000 male and the literacy rate of the block is 81% (Nongstoin community block, n.d.).

Figure 3.1. Map of Meghalaya



Source: <http://ceomeghalaya.nic.in/>

Figure 3.2. Map of West Khasi Hills District



Source: <http://www.mapsofindia.com/maps/meghalaya/tehsil/west-khasi-hills.html>

## **3.2. Methodology**

The methodology of the present study is presented in different sections viz. research design, sampling, tools for data collection and data processing and analysis.

### **3.2.1. Research Design**

The present study is descriptive in design. It is basically based on the primary data collected through quantitative and qualitative methods. The quantitative data was collected through administration of structured interview schedule and the qualitative data was collected through case studies and focus group discussion (FGD).

### **3.2.2. Sampling**

Multi-stage sampling procedure was utilized for the present study to select the sample. The population of the study included all the members of women self help groups in West Khasi Hills District, Meghalaya whereas the unit of the study comprised the individual members of the women self help groups in West Khasi Hills District, Meghalaya.

The sample was purposively chosen based on the duration of existence of the SHGs. Further, the multistage procedure was adopted to select the block, SHGs, and members from the said district as follows:

#### *Selection of block*

For the present study, Nongstoin Community and Rural Development block of West Khasi Hills District, Meghalaya was selected out of the four blocks in the said district. This block was selected purposively based on the number of SHGs crossed the loan stage and repayment stage. In the selected block, SHGs was grouped into formation, loan and repayment stages.

#### *Selection of women Self Help Groups*

The selection of the women SHGs was done by identifying all the women SHGs in Nongstoin block and then few representative SHGs were chosen based on performance indicators and year of existence i.e. those who were formed between 2007 and 2013.

#### *Selection of the individual member of the women SHGs*

From those selected women SHGs between the year 2007 and 2013 of existence, 20 SHGs were further selected for choosing the unit of the study and then from these 20 SHGs 3 individuals each were selected randomly as respondents. Thus, the sample of the study included 60 individual members of women SHGs in Nongstoin block of West Khasi Hills District, Meghalaya. Besides, these 60 respondents 4 case studies and 1 FGD were included in the data collection.

### **3.2.3. Tools for Data Collection**

The quantitative data was collected through administration of structured interview schedule and qualitative information was collected through case studies and focus group discussion (FGD).

### **3.2.4. Data processing and Analysis**

The quantitative data was processed with Ms Excel and analyzed with the help of SPSS package. While the qualitative information for both the case studies and FGD was done through the thematic analysis.

### **3.3. Concepts and operational definitions**

The key words used in the study are mainly two viz. Self Help Group (SHG) and Women Empowerment. These key words are conceptually and operationally defined in order to understand in the context of the present study. Besides these two key words other sub key words such as group dynamics in SHGs and skills development are also briefly conceptualized and operationalized.

#### **Self Help Groups (SHGs)**

Conceptually, Self help groups are defined as ‘small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility’. They are formed ‘voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community’ (Satpute, 2012).

Operationally, Self Help Groups refer to women SHGs in the rural areas of West Khasi Hills District, Meghalaya where they come together with common objectives of mutual help and support to better of their living condition socially, economically and politically.

#### **Group dynamics in SHGs**

Conceptually, group dynamics is the interaction forces among group members in a social situation. It refers to the internal nature of the group-how they are formed, what are their structures and processes, how do they function and affect individual members, other groups and the organization (Vashisht et al., 2008).

Therefore, the study understands group dynamics as involvement and participation of the members within the self-help group. This includes the mode of participation, group cohesion, decision making and training programmes.

## **Skills development in SHGs**

Conceptually, skill development is the capacity building in SHGs where the members are provided with training in order to develop and strengthen their skills and talents in carrying out the function of SHG in a fruitful manner. A capacity building is understood as the process of developing and strengthening the skills and abilities of an individual or group. The SHG members are provided training related to group formation and introduction to linkage methods which includes basic literacy, book-keeping, group formation, group dynamics, group management and skill formation training to improve income-generating activities such as farming, craft or business, etc. (Swain & Varghese, 2009).

Operationally, skills development in the study refers to the impact of SHG on personal, social, economic and political skills development of the members once reregistered in SHG leading to women empowerment.

## **Women empowerment**

*Empowerment*: Conceptually, the word ‘*empowerment*’ means gaining of *power* by the vulnerable. It is the capacity of removing the barriers that work against particular groups. Drushti (n.d.) defined empowerment as a “process of change by which individuals or groups gain power and ability to take control over their lives” (p.5). It indicates that empowerment is the ability where one is able to access to resources, participates in decision-making, controls over his/her lives and builds one’s own strategies to increase the well-being as Samal (2015) views that “It is the process of making the person powerful enough to take decisions about his or her life without getting influenced by anybody or anything” (p. 236).

*Women empowerment* refers to the process of providing power to woman to become free from the control of others, that is, to assume power to control her own life and to determine her own conditions. It is further be understood as the process of providing equal rights, opportunities, responsibilities and power position to women so that they are able to play a role on par with men in society. According to Nayar (1998) women empowerment is “An aid to help women to achieve equality with men or at least to reduce gender gap considerably” (p. 24). Sundaram (2012) stated that “The empowerment of women refers to providing the necessary rights and responsibilities to women in order to make them self-reliant” (p. 133).

Thus, the study refers *women empowerment* as the ability of women to participate and involve in the decisions making at the household level to determine one's own conditions including personal, domestic, social, economic and political decisions making.

### **3.4. Limitation of the study**

The limitations of the present study are as follows:

1. The study is restricted to one block of West Khasi Hills District, Meghalaya.
2. The population of the study known as the respondents is limited only to women SHGs of Nongstoin block, West Khasi Hills District, Meghalaya.
3. The respondents SHGs are chosen only from the registered SHG under the DRDA office, West Khasi Hills District, Meghalaya.
4. The study is focus on women SHGs in the rural areas of the selected district.
5. The sample size of the respondents is limited to 60 respondents.
6. The qualitative information has four case studies (2 individuals' case studies and 2 groups' case studies) and one focus group discussion (FGD).
7. The opinions and views others, other than the women SHGs members were not included.

Therefore, the research study could be widen in different aspects such as the universe of the study, size of the respondents, gender composition of the respondents and also to the extensiveness of the focus area by affirming to the points given in the limitation of the study.

This chapter has presented the methodology, concepts and operational definitions and also on limitations of the study. The next chapter presents the results and discussion.

## CHAPTER IV

### RESULTS AND DISCUSSION

The analysis and interpretation of the data of the study has included both the quantitative and qualitative information based on the questionnaires, case studies and focus group discussion (FGD). The results and discussion of the present study are simultaneously incorporated and the results that are discussed in this section are organized into seven sub-sections such as demographic characteristics of the respondents, group dynamics, skills development, dimensions of women empowerment, case studies, focus group discussion and the suggestions made by the respondents for better functioning of the women self-help groups in West Khasi Hills District.

#### 4.1. Demographic Characteristics of the respondents

The demographic characteristics of the respondents are the important aspects in research as they set the background for the study. This section on the demographic characteristics of the respondents includes age, educational status, marital status, primary occupation, duration of membership in women SHGs, present position hold in the women SHGs and the sources of motivation to join SHG. All these aspects are discussed in detailed with the help of the Table 4.1.

**Table 4.1. Demographic Characteristics of the respondents**

Sl.No	Characteristics	Total N=60
<b>I</b>	<b>Age group</b>	
	25 years -35 years	20 (33.3)
	36 years-45 years	30 (50.0)
	46 years-55 years	9 (15.0)
	56 years-65 years	1 (1.7)
<b>II</b>	<b>Educational status</b>	
	Illiterate	0 (0.00)
	Primary (1-4)	19 (31.7)
	Middle education (5-8)	19 (31.7)
	High school (9-10)	12 (20.0)
	Intermediate (11-12)	5 (8.3)



	Graduation and above	5 (8.3)
<b>III</b>	<b>Marital status</b>	
	Married	54 (90.0)
	Unmarried	1 (1.7)
	Widow	1 (1.7)
	Divorced	4 (6.7)
<b>IV</b>	<b>Primary occupation</b>	
	Farmer	47 (78.3)
	Teacher	7 (11.7)
	Business	3 (5.0)
	Anganwadi worker	2 (3.3)
	House wife	1 (1.7)
<b>V</b>	<b>Duration of membership</b>	
	Between 1 year-3 years	33 (55.0)
	Between 4 years -6 years	15 (25.0)
	Between 7 years-10 years	12 (20.0)
<b>VI</b>	<b>Position in SHG</b>	
	Leader (President)	9 (15.0)
	Leader (Secretary)	16 (26.7)
	Leader (Treasurer)	4 (6.7)
	Members	31 (51.7)
<b>VII</b>	<b>Source of motivation</b>	
	Self/own	26 (43.3)
	Friends/Relatives	16 (26.7)
	NGO's workers	17 (28.3)
	Other members of the SHG	1 (1.7)
<b>VIII</b>	<b>Reasons for joining SHG</b>	
	To increase the household income	26 (43.3)

	To be able to have mutual support among the members	14 (23.3)
	To received seed money for farming, poultry piggery, etc.	4 (6.7)
	To reduce poverty through self-employment	1 (1.7)
	To get financial assistance from the government	4 (6.7)
	For self and children's betterment	6 (10.0)

*Source: Computed*

*Figures in Parenthesis are percentages*

#### **4.1.1. Age composition of the respondents**

The age composition of the respondents involved in the present study is ranging from 25 years to 65 years. The age groups were classified into four groups as 25 years to 35 years, 36 years to 45 years, 46 years to 55 years and 56 years to 65 years as shown in the Table 4.1.

The data shows that half (50%) of the respondents belonged to the age group between 36 years and 45 years followed by one third (33.3%) of the respondents between the age group of 25 years and 35 years. Less than one fifth (15%) of the respondents belonged to the age group between 46 years and 55 years and the least number i.e. less than one tenth (1.7%) of the respondents belonged to the age group between 56 years and 65 years. Thus, a maximum number of the respondents are in their middle adulthood between the age group of 36 years and 45 years.

#### **4.1.2. Educational status of the respondents**

The educational status of the respondents is also one of the important factors that determine on the well function of SHGs which comes to be very handy in decision making, sharing ideas, planning for implementing schemes, etc. The educational level of the respondents as shown in Table 4.1 were categorized into illiterate, primary education (class 1-4), middle education (class 5-8), high school (class 9 and 10), intermediate and graduation and above.

The data showed that there was an equal distribution of less than one third (31.7%) of the respondents having primary education and middle education followed by one fifth (20%) of the respondents with an education up to high school. Also there was an equal distribution of less than one tenth (8.3%) among the respondents having an education up to intermediate and graduation and above. Therefore, maximum of the respondents have an education of primary and middle school standard. The result also conveys that all the respondents are literate where their educational level varies from primary to graduation

and above. It shows that all the respondents could read and write showing positive sign for the function of SHGs.

#### **4.1.3. Marital status of the respondents**

The marital status of the respondents was categorized as married, unmarried, widow and divorced as presented in Table 4.1. The data showed that majority of respondents were married followed by less than one tenth (6.7%) of the respondents who had divorced and also there was an equal distribution of less than one tenth (1.7%) of the respondents between those who were unmarried and those who were widows. This shows that majority of the respondents have a responsibility within a family as well.

#### **4.1.4. Primary occupation of the respondents**

The primary occupation of the respondents is an important aspect to know their economic back ground. The composition of the primary occupation of the respondents includes farmer, teacher, business, anganwadi worker and house wife as shown in the Table 4.1.

More than two third (78.3%) of the respondents engaged in farming and just more than one tenth (11.7%) were teachers, less than one tenth (5%) engaged in petty business, another less than one tenth (3.3%) of the respondents were anganwadi workers and the remaining among the respondents i.e. less than one tenth (1.7%) were solely confined in home making (house wife). Thus the result revealed that maximum number of the respondents takes up farming as the main occupation and also indicates that they highly depend on agriculture for their livelihood. This also proves that the main activity of the rural people is farming though other types of occupations were mentioned by few of the respondents. This serves as the rich composition for the SHGs where different ideas, experiences and skills could be shared and gained by the members to function the group in a better way.

#### **4.1.5. Duration of membership of the respondents**

The duration of membership of the respondents means their membership in the SHG once registered. The study was conducted among the members having different length of registration in the SHG as shown in Table 4.1. More than half (55%) of the respondents were already engaging in SHG for the duration between 1 year and 3 years. While, another one fourth (25%) of the respondents belonging to SHG existing between 4 years and 6 years and the remaining one fifth (20%) of the respondents were members of SHG for more than 7 years but less than 10 years. This shows that longer the membership

of the respondents in SHG less the number of the respondents involved in the present study.

#### **4.1.6. Position in the SHG**

The respondents' position in SHG is also one of the important characteristics that is expected to affect their perception. Just more than half (51.7%) of the respondents were members in SHGs and another less than half (48.4%) were leaders or office bearers in SHGs as shown in Table 4.1. Among the leaders, the different office they held showed that just more than one fourth (26.7%) of the respondents hold the position of secretary, less than one fifth (15%) of the respondents were holding the post of president and the least i.e. less than one tenth (6.7%) of the respondents were holding the post of treasure. Therefore, more than half of the respondents did not involve as leaders or office bearers in SHGs. This shows that the respondents involved the members as well as the leaders or office bearers in SHGs which enriched the information for the study.

#### **4.1.7. Motivation to join SHG**

The source of motivation is mainly the motivator that influenced the respondents to join SHG. The study has identified four sources of motivators of the respondents i.e. self, friends/ relatives, NGO's workers and others who were already members of SHG as shown in Table 4.1.

The data showed that nearly half (43.3%) of the respondents were self-motivated to join SHG. More than one fourth (28.3%) of the respondents were motivated by NGO's workers mainly the non-governmental organizations working for the promotion of livelihood in general and also for women economic empowerment in particular. The influence of near and dear ones to the respondents was also observed that more than one fourth (26.7%) joined the SHG as suggested to them by their friends/relatives and another less than one tenth (1.7%) of the respondents were influenced by the already registered members of SHG. Thus, almost half of the respondents joined SHG out of their choice and another more than half of the respondents were motivated by other sources. This shows that other sources also have a great influence to make the respondents joining SHGs.

#### **4.1.8. Reasons for joining SHG**

It is important to probe the reasons given by the respondents for joining SHG. So, a variety of intentions were shown by respondents and all of them are due to economic difficulty faced within the family as shown in Table 4.1.

The exploration on the respondents' reasons of joining SHG was attempted by majority (92%) of the respondents and the other less than one tenth (8%) of the

respondents did not disclose their reasons. The data shows that nearly half (43.3%) of the respondents have given their reasons for joining SHG with an expectation on increasing the household income to improve the standard of living. Nearly one fourth (23.3%) of the respondents assumed that membership in SHG would provide a congenial environment for mutual help among themselves followed by one tenth (10%) of the respondents having a reason that SHG would help them and their children to have better future. There is an equal distribution of less than one tenth (6.7%) of the respondents for having seeds and money to be engaged in framing, poultry and piggery as well as to access financial aid from the government. And less than one tenth (1.7%) of the respondents joined SHG because that they wanted to reduce poverty by being self-employed. Therefore, the table presents that maximum number of the respondents are joining SHG for livelihood promotion.

It was observed that the respondents saw the positive outcome of being in SHG where they could be better off in their income and building mutual help and support among the SHG members. It further revealed that the respondents do not have much opportunity to improve their income as they are from rural areas. Therefore, through the involvement in SHGs they could support and help each other with the hope that their income would increase in order to improve their standards of living.

#### **4.2. Group Dynamics in SHGs**

The group dynamics in SHGs means the involvement and participation of SHG members in the group. It is one of the essences of SHG which determines about the success and failure of a group. The members get to participate and involve in various aspects of the group. It is through the group dynamic that the members get to practice and develop on their abilities towards empowering themselves where they can be practiced beyond the umbrella of SHG. The study aims to assess the group dynamic of the respondents in the light that leads them to empowerment. To determine this aspect various indicators such as members participation in SHG, the group cohesion and decision making in the group were assessed using the four point scales that is *always*, *mostly*, *sometimes* and *never*. These ratings were converted in to scores respectively assigning 3, 2, 1 and 0 weightage. Further the statistical calculation such as mean and standard deviation were used in order to rank the group dynamics of the respondents as given in Table 4.2.

**Table 4.2. Group Dynamics of the respondents in SHGs**

Sl. No	Dynamics	Mean	S.D.	Rank
<b>1</b>	<b>Members' participation in SHG</b>	<b>2.57</b>	<b>0.39</b>	<b>2</b>
	Attending meetings of SHG	2.92	0.279	
	Participating in economic activities	2.90	0.303	
	Expressing opinions	2.88	0.324	
	Depositing savings	2.67	0.475	
	Repaying the loan	2.02	0.873	
	Borrowing money from SHG	2.00	0.871	
<b>2</b>	<b>Group Cohesion</b>	<b>2.71</b>	<b>0.58</b>	<b>1</b>
	Members of the SHG feel belonging to the group	2.73	0.578	
	Members feel united within the group	2.72	0.585	
	Members of the SHG support each other	2.72	0.585	
	Members work together to achieve common goals of SHG	2.72	0.585	
	Members share their knowledge skills with others	2.68	0.596	
<b>3</b>	<b>Decisions making in the group</b>	<b>2.55</b>	<b>0.25</b>	<b>3</b>
	Decisions made in the group are transparent	2.88	0.324	
	Loans are distributed fairly among the members	2.88	0.324	
	Loans are distributed democratically among members	2.87	0.343	
	Decisions in the group are made democratically	2.85	0.360	
	There are major disagreements within the SHG	1.27	0.778	

Source: Computed

As regards to the group dynamics of the respondents in SHGs it was observed that the highest score was in the group cohesion with a mean score of 2.71. To assess the group cohesion some statements were stated such as members of the SHG feel belonging to the group, members feel united within the group, members of the SHG support each other, members work together to achieve common goals of SHG and members share their knowledge skills with others. Among all these statements it is found out that the respondents have reported that they always feel that there is cohesiveness among the members. This is in line with the literature reported by Behera and Mohanty (2006) where they remarked that SHG is a forum of unity, mutual harmony and cohesion to make the weaker sections and marginalized in the rural areas to become self-reliant in the economic matters.

The level of participation in SHG as reported by the respondents ranked second with a mean score of 2.57. Under this indicator the statements were measured in terms of attending meetings of SHG, participating in economic activities, expressing opinions, depositing savings, repaying the loan and borrowing money from SHG. The respondents

have reported that they always participated in all these except in repaying the loan and borrowing money which they reported that they mostly participate. This implies that not all the members borrow money within the SHG and also it might not be possible for an SHG to lend loan to every member.

The decision making in the group as reported by the respondents has the lowest score among the indicators of the group dynamics with a mean score of 2.55. In order to assess the decisions making in the group some statements were taken into consideration such as decisions made in the group are transparent, loans are distributed fairly among the members, loans are distributed democratically among members, decisions in the group are made democratically and there are major disagreements within the SHG. The respondents responded 'always' as regards to the decisions making in the group except for the statement that 'there are major disagreements within the SHG' where they have rated as some times. Thus, this shows that the decisions making in the group are taken collectively with the consensus of all the members. It also shows that disagreement among the members in SHGs do exist sometimes. This conveys that disagreement is not an exception in SHGs because due to the fact that members have to share their ideas and views about the activities and function of the group which at times disagreement arise among them.

The present study on the group dynamics in SHGs revealed the importance of unity, support and active participation in the group activities to achieve the aims and objectives of the SHG. Besides these, the decision making is seen as another important aspect of dynamic in SHG. Because all the processes of involvement in the SHGs has to be done through sharing of ideas, opinions, views, discussions, etc. related to the functioning of the SHG and this involves the decision making among the members.

#### **4.2.1. Correlation between Demographic and Group Dynamics in SHGs**

The correlation between the demographic characteristics of the respondents and the group dynamics was analyzed using the Pearson's Correlation Coefficients as shown in Table 4.3.

**Table 4.3. Demographic Characteristics and Group Dynamics in SHGs: Pearson's Correlation Coefficients**

Sl.No	Characteristics	Group Dynamics		
		Members' Participation in SHG	Group Cohesion	Group Decision Making
<b>I</b>	<b>Demographic characteristics</b>			
1	Age	0.274*	0.17	0.269*
2	Education	0.241	0.17	0.005
3	Duration of membership in SHG	0.312*	0.397**	0.129
4	Position in SHG	0.309*	-0.11	0.086
<b>II</b>	<b>Group dynamics</b>			
5	Members' participation in SHG	1	0.507**	0.405**
6	Group cohesion	0.507**	1	0.419**
7	Group decision making	0.405**	0.419**	1

Source: Computed

\*\* P<0.01

\* P<0.05

The results on the correlation analysis between the demographic characteristics and the group dynamics in SHGs of the respondents showed that the age of the respondents was positively correlated with the participation of the members in SHG and also with the group decision making at 5 percent level. This shows that as the age of the respondents increases in years greater are the participation in the SHG as well as greater the participation in group decision making.

The duration of membership of the respondents in SHG was found to be positively correlated with the participation of the members in SHG and in group cohesion at 5 percent level and 1 percent level respectively. It indicates that the longer the membership of the respondents in SHG the higher the participation level in SHG. It also shows that the longer the membership of the respondents in SHG more is the intensity on the group cohesion.

The position of the respondents in SHG was positively correlated with the participation of member in SHG at 5 percent level. This implies when the SHG members hold position or is an office bearer in the group higher is the participation level in the group because a sense of responsibility is more, thus it leads to full and active participation in the group.

Interestingly, the study revealed that there was no significant correlation between the educational status of the respondents and the group dynamics regardless of the significance level. This shows that the educational level of the respondents does not affect the group dynamics of the respondents.



Regarding the correlation among the dimensions of the group dynamics the results proved that there was a positive correlation between the members' participating in the SHG with the group cohesion and group decision making at 1 percent level. So, it proves that when the participation of the members in SHG increases the group cohesion and the decision making in the group also increases. This is a positive sign because the level of participation of the members is definitely has an impact on the functioning of the group.

The group cohesion was found positively correlated with the members' participation in SHG and group decision making at 1 percent level. This indicates that as the group cohesion is increasing there is an increase in the members' participation in the SHG as well as in the decision making in the group.

Lastly, the group decision making was found to be positively correlated with members' participation in SHG and group cohesion both at 1 percent level. This shows that when the group decision making in SHG increases there is an increase in both the members' participation in the SHG and in the group cohesion as shown in Table 4.3.

Therefore, the study revealed that the relationship between the demographic characteristics and the group dynamics in SHGs of the respondents was found showing effect between the characteristics of the respondents and their participation in SHGs.

#### 4.2.2. Training of the respondents

Training program is one of the fundamental aspects of SHGs. The component of training provides knowledge and competency in the process of running and function the SHG in a right manner. So, capacity building is important for the SHG members for the better performance in the group. The exposure to training by the respondents and the number of training attended by them is given in the table 4.4.

**Table 4.4. Frequency of the respondents attended training**

Sl.No	Attended	Total N=60
1	Never	34 (56.7)
2	Once	15 (25)
3	Twice	8 (13.3)
4	Thrice	3 (5)
	<b>Total</b>	<b>60</b> <b>(100)</b>

Source: Computed                      Figures in Parenthesis are percentages

The data showed that more than half (56.7%) of the respondents had never attended training. However, the remaining less than half (43.3%) of the respondents had attended one or the other training programs. Also the data presents the frequency of training programmes attended by those less than half (43.3%) of the respondents who already had exposure to training. Among the respondents who had attended training programme one fourth (25%) of the respondents had so far attended only one time since registration, more than one tenth (13.3%) have attended training for two times and the least of less than one tenth (5%) have attended three times. Thus, the data shows that among the respondents who have attended training programme a maximum of one fourth (25%) of the respondents had attended only once.

The exploration on the nature of the training programme showed the different types of programmes, the duration of the training and the knowledge gained by the less than half (43.3%) of the respondents. Among there respondents there are those who had attended more than once thus the cumulative frequency of attending training programmes comes to 40 in number as presented in the Table 4.5.

**Table 4.5. Types of training programme attended by the respondents**

Sl. No	Characteristics		Total N=40
1	Types	Farming (piggery, poultry, goatry)	12 (30)
		Book keeping	8 (20)
		Loan and saving	7 (17.5)
		On SHG	7 (17.5)
		Disaster management	1 (2.5)
		Leadership	1 (2.5)
		Watershed	1 (2.5)
		Total sanitation campaign	1 (2.5)
		Food processing	1 (2.5)
		<b>Total</b>	<b>40</b> <b>(100)</b>
2	Duration	Less than one week	23 (57.5)
		1 week	10 (25)

		2 weeks	7 (17.5)
		<b>Total</b>	<b>40</b> <b>(100)</b>
<b>3</b>	<b>Knowledge</b>	On farming and live stocks	12 (30)
		To maintain proper record and accounting	8 (20)
		To utilize loan and proper saving	7 (17.5)
		To function SHG	7 (17.5)
		To manage during disaster	1 (2.5)
		Qualities and roles of leadership	1 (2.5)
		To conserve and prevent water pollution	1 (2.5)
		To spread awareness on sanitation and health	1 (2.5)
		To process different food items for income generating	1 (2.5)
		<b>Total</b>	<b>40</b> <b>(100)</b>

Source: Computed

Figures in Parenthesis are percentages

The results as regards to the different types of training programmes attended by the respondents showed that less than one third (30%) of the respondents had attended training on farming of piggery, poultry, goatry followed by one fifth (20%) of the respondents who had attended training on book keeping mainly focused on accounting. There was equal participation of less than one fifth (17.5%) of the respondents who had attended training on loan and saving and also on SHG focused mainly on the functioning and knowledge require for the group. The other training programmes such as disaster management, leadership, watershed, total sanitation campaign and food processing were attended by equal number of the respondents that is less than one tenth (2.5%) each. Therefore, the Table 4.5 shows that most of the respondents gave priority to training on farming over the others as most of the respondents engaged themselves in farming activity as their primary education as shown in Table 4.1.

The duration of training programme as given in Table 4.5 showed that more than half (57.5%) of the respondents attended the training programmes which lasted for less than a week. While one fourth (25%) of the respondents attended one week training programmes and the least less than one fifth (17.5%) of the respondents had attended training programmes which lasted a minimum of two weeks.

In fact, it is also important to explore the relevance of the training components held by the respondents mainly on the knowledge gained out of the programmes. The data as given in Table 4.5 showed that less than one third (30%) of the respondents had gained knowledge on farming and livestock followed by one fifth (20%) on maintaining records and on accounting that is limited to SHG. Equally, less than one fifth (17.5%) of the respondents had gained knowledge on pattern of utilization of loan and saving and also on the functioning of SHG. While, the remaining less than one tenth (2.5%) each of the respondents had gained knowledge on disaster management, qualities and roles of leadership, to conserve and prevent water from pollution, awareness on sanitation and health and food processing as income generating activities.

Thus the participation of the respondents on the training programmes revealed that less number of the entire respondents had attended training and also among those who had attended the duration of the training is insufficient enough to gain knowledge and skills. So, the observation reflects that one of the reasons of the failure of SHGs in their functioning could be due to the lack of training (capacity building) of the SHG members as mentioned by Jha (2012) that training is one of the important aspects for the success of the SHG.

### **4.3. Skills Development of the respondents**

The skills development in the present study refers to the impact on the respondents in developing their skills viz. personal, social, economic and political once a member of SHG. The development in these skills mentioned contributes towards empowerment. The level of impact on the respondents gives a picture of the association, dedication, perception, etc. in SHGs. Therefore in order to assess the impact on the skills development of the respondents some indicators or items were identified which were drawn from previous studies. The indicators were categorized as personal skill, social skill, economic skill and political skill and these skills were assessed by using three point scales. The rating was assessed in terms of *increased*, *same* and *decreased*. These ratings were converted into scores respectively assigning 1, 0 and -1. Statistical calculation of mean and standard deviation were used for ranking the skills development of the respondents as shown in the Table 4.6.

**Table 4.6. Skills Development**

Sl.No	Skill	Mean	S.D.	Rank
<b>1</b>	<b>Personal skill</b>	<b>0.79</b>	<b>0.22</b>	<b>3</b>
	Confidence in meeting official	0.98	0.129	
	Confidence of facing problems	0.98	0.129	
	Confidence in voicing opinion	0.98	0.129	
	Self esteem	0.98	0.129	
	Sharing risk	0.98	0.129	
	Hope and satisfaction	0.98	0.129	
	Arithmetic, calculation	0.52	0.504	
	Able to write a signature	0.5	0.504	
	Writing a letter in Khasi	0.5	0.504	
	Reading newspaper in Khasi	0.5	0.504	
<b>2</b>	<b>Social skill</b>	<b>0.95</b>	<b>0.16</b>	<b>1</b>
	Participation in group activities	1	0	
	Serving the society	0.98	0.129	
	Decision making ability for family	0.97	0.181	
	Improving social status	0.97	0.181	
	Decision on children's education	0.93	0.252	
	Decision in solving family problem	0.93	0.252	
	Awareness of social issues	0.92	0.279	
	Involvement in eradication of social evil	0.9	0.303	
<b>3</b>	<b>Economic skill</b>	<b>0.94</b>	<b>0.22</b>	<b>2</b>
	Earning money	0.97	0.181	
	Improved saving habit	0.95	0.22	
	Access to credit	0.95	0.22	
	Economic independence	0.93	0.252	
	Decision on household saving	0.93	0.252	
	Decision on taking loan	0.92	0.279	
	Decision on the use of loan	0.92	0.279	
<b>4</b>	<b>Political skill</b>	<b>0.18</b>	<b>0.17</b>	<b>4</b>
	Participation in development programme	0.58	0.497	
	Voting during election	0.32	0.469	
	Political recognition after joining SHG	0.02	0.129	
	Attending village meeting	0	0	
	Position hold in local bodies	0	0	

*Source: Computed*

In regards to the impact of SHG on the skills development of the respondents, social skill ranked the first with a mean score of 0.95. The social skill includes participation in group activities, serving the society, decision making ability for family, improving social status, decision on children's education, decision in solving family problem, awareness of social issues and involvement in eradication of social evil. The data showed improvement in social skill of the respondents after being member of SHG. This indicates a good sign that the involvement in SHG is not limited solely to economic

activities but goes beyond as Fernandez (1998) remarked that the main objectives of SHGs is to go beyond than just thrift and credit, it should include and concern about the overall development of members.

Secondly, the economic skill development of the respondents accounted a mean score of 0.94. It includes earning money, improved saving habit, access to credit, access to credit, economic independence, decision on household saving, decision on taking loan and decision on the use of loan. The data on the economic skill development shows an increasing pattern after being membership in the SHG. The economic aspect is one of the important characteristics of SHG that the main reason or aim of joining SHG by the respondents is to improve the economic condition. Thus the economic skill is an indispensable essence of SHG.

Thirdly, the personal skill of the respondents ranked third with a mean score of 0.79. The different items using to assess the personal skill of the respondents includes meeting official, confidence of facing problems, confidence in voicing opinion, self-esteem, sharing risk, hope and satisfaction. These items were rated by the respondents showing increasing pattern. Whereas the ability on arithmetic calculation, to write a signature, writing a letter in Khasi (local language), reading newspaper in Khasi were rated as increased and same indicating that half of the respondents have rated as improving while others have not shown improvement as seen in the Table 4.6 where the score rated by the respondents is 0.5. This shows that the educational level of the respondents has an effect on the personal skill. As higher educational level lesser is the impact on the skills development with regards to the mentioned skills. This corresponds to the educational status of the respondents as it varies from primary education to graduation and above as shown in Table 4.1.

Fourthly, the political skill scored the lowest among the assessed skills development with a mean value of 0.18. Among the assessed items only the participation in development programme have rated as increasing whereas no improvement has been observed for the rest such as voting during election, political recognition after joining SHG, attending village meeting and position hold in local bodies. So, it shows that SHG has less impact on the political skill as the respondents reported that their political skill remained the same as before joining the SHG. Further among these, attending village meeting and position hold in local bodies have the lowest score. The reason for having less development the political skill is due to the fact that the village governance in

Meghalaya state is different from the panchayati raj institution system as there is no reservation of seats for women in the political field at the village level.

Hence, it was observed that the involvement in SHGs has improved the social skill of the respondents as they have to share their ideas, views, opinions, experiences, talents, etc. in the group among the members. This leads to improving the economic skill due to the collaborative participation in the group. Further, their personal skill is also improving because of the exposure they experience in the whole process of involving in the SHG. However, SHG has a minimal impact on the political skill of the respondents this is due to the fact that the presence of gender stereotyping exists with a consideration that woman are inefficient to be part of the political game. This corroborates with Cheema et al. (2011) who highlight that the trend of women's participation in politics has moving up but the number who participates in politics is very low due to the fact that the structural pattern that exist in the society still limits the access of women in politics.

#### 4.3.1. Correlation among Demographic, Group Dynamics and Skills Development

In order to assess the correlation among the demographic characteristics, the group dynamics and the skills development of the respondents the Pearson's Correlation Coefficients was used as given in Table 4.7.

**Table 4.7. Demographic Characteristics, Group Dynamics in SHGs and Skills Development: Pearson's Correlation Coefficients**

Sl.No	Characteristics	Skills Development			
		Personal skill	Social skill	Economic skill	Political skill
<b>I</b>	<b>Demographic characteristics</b>				
1	Age	0.168	0.188	0.078	0.007
2	Education	-0.241	-0.094	0.061	-0.04
3	Duration of membership in SHG	0.059	0.259*	0.236	-0.144
4	Position in SHG	-0.174	-0.142	-0.076	0.135
<b>II</b>	<b>Group dynamics</b>				
5	Members' participation in SHG	-0.129	0.091	0.195	0.248
6	Group cohesion	0.002	0.270*	0.359**	-0.147
7	Group decision making	0.022	0.125	0.066	-0.114
<b>III</b>	<b>Skills development</b>				
8	Personal skill	1	0.225	0.297*	-0.119
9	Social skill	0.225	1	0.868**	-0.343**
10	Economic skill	0.297*	0.868**	1	-0.369**
11	Political skill	-0.119	-0.343**	-0.369**	1

Source: Computed

\*\* P<0.01

\* P<0.05

Table 4.7 presents the correlation among the demographic characteristics, group dynamics and skills development of the respondents. As regards to the correlation between the demographic characteristics of the respondents with the skills development it was found that only the duration of membership in SHG was positively correlated with the social skill of the respondents at 5 percent level. It implies that as the duration of membership in SHG is extended the social skill of the respondents also is developed. While the others such as the age, educational level and position in SHG the correlation with the skills development is not found regardless of the significance level.

In regards the correlation between the group dynamics and the skills development of the respondents only the group cohesion was positively correlated to social skill and economic skill of the respondents at 5 percent level and at 1 percent level respectively. This shows that greater the intensity of the group cohesion of the respondents in the SHG, greater is the skills development in social and economic aspects of the respondents. Besides this the other indicators of the group dynamics are not correlated with the skills development of the respondents regardless of the significance level.

Regarding the relationship among the dimensions of the skills development it was observed that the personal skill of the respondents was correlated with the economic skill at 5 percent level. This shows that when the personal skill increases the economic skill also increases.

The social skill was positively correlated with the economic skill and negatively correlated with the political skill at 1 percent level. This shows that developing in the social skill the economic skill is also developing. But as the social skill develops the political skill decreases.

The economic skill was positively correlated with the personal skill and social skill at 5 percent level and at 1 percent level respectively. But it was negatively correlated with the political skill at 1 percent level. This shows that when the economic skill develops the personal skill and social skill are also developing. However, as the economic skill increases the political skill decreases.

Interestingly the political skill was negatively correlated with the personal skill and economic skill of the respondents at 5 percent level. This implies that as the personal skill and economic skill are increasing the political skill of the respondents decreases or vice versa. Thus from this it can be concluded that it is necessary for the SHG members to work and find out some strategies to develop the political skill so that it has an impact and improve the condition of the SHG in a positive way.



Thus, it is observed that the demographic characteristics and the group dynamics in SHGs were found to be correlated with the skills developments of the respondents. It shows that there is an effect among these factors that have been assessed for the study.

#### 4.4. Dimensions of Women Empowerment

The dimensions of women empowerment of the respondents are reflected by their position in decision making at the household level. Therefore, it is interesting to probe the dimensions of women empowerment in the Khasi society in Meghalaya. The present study assessed five types of decisions making personal, domestic, social, economic and political. These mentioned decisions making were assessed in terms of four point scale i.e. always, mostly, sometimes and never. The ratings were converted into scores respectively assigning 3, 2, 1 and 0. Also, ranking was made on the following indicators as shown in Table 4.8.

**Table 4.8. Dimensions of Women Empowerment**

Sl. No	Decision	Mean	S.D.	Rank
<b>1</b>	<b>Personal Decision</b>	<b>2.81</b>	<b>0.26</b>	<b>1</b>
	Selection of dress, jewels and ornaments	2.95	0.220	
	Choice of occupation and employment	2.92	0.279	
	Medical care and treatment	2.57	0.500	
<b>2</b>	<b>Domestic Decision</b>	<b>2.53</b>	<b>0.35</b>	<b>3</b>
	Type of dishes made at home	2.83	0.376	
	Visiting relatives	2.72	0.454	
	Inviting relatives	2.70	0.462	
	Household articles	2.68	0.469	
	House maintenance	2.63	0.551	
	Educational institution for children	2.08	0.561	
	Names of children	2.03	0.688	
<b>3</b>	<b>Social Decision</b>	<b>2.75</b>	<b>0.39</b>	<b>2</b>
	Visiting other villages/towns	2.80	0.403	
	Attending religious functions	2.77	0.427	
	Attending social ceremonies and functions	2.68	0.469	
<b>4</b>	<b>Economic Decision</b>	<b>2.02</b>	<b>0.46</b>	<b>4</b>
	Investment or saving	2.27	0.446	
	Expenditures	2.22	0.454	
	Lending loans	2.00	0.552	
	Borrowing loans	1.95	0.565	
	Selling assets(land/house)	1.83	0.587	
	Buying assets(land/house)	1.83	0.587	
<b>5</b>	<b>Political Decision</b>	<b>1.65</b>	<b>0.41</b>	<b>5</b>
	Participation in the development programme	2.20	0.576	
	Voting during election	2.15	0.515	
	Attending political party meeting	1.97	0.551	
	Voting in village council election	0.30	0.766	

Source: Computed

Among the five types of decisions the personal decision ranked first with a mean score of 2.81. The personal decision was assessed in terms of selection of dresses, jewel and ornaments, choice of occupation and employment, medical care and treatment. The result showed that the respondents have always made decision in the aspects mentioned. The respondents could take decision on their own when it comes to their personal matters and the involvement in SHG has helped them in confidence building. So, it denotes that SHG has empowered the respondents to be able to make personal decision at the household level.

The social decision making of the respondents at the household level ranked the second with a mean score of 2.75. The social decision making was assessed through visit to other villages or town, attending religious functions and attending social ceremonies and functions. In all these aspects the respondents have reported decision in these regards is always taken by themselves. In general, as they move out of the house, the female respondents got a chance to share ideas with others on the needs and requirements as Mishra (2006) pointed out that self-consciousness and self-confidence is developing among the members through sharing of ideas and opinions. In addition, the respondent's leisure time was constructive by being engaged in productive work. This also obviously induces a good sense of cooperation among the women members of SHG.

The respondent's decision making on domestic issues ranked the third among the dimensions of empowerment with a mean score of 2.53. It is observed that the respondents have reported that they always make their decision as regards to the domestic decision such as types of dishes made at home, visit to relatives, invites relatives, buying household articles and household maintenance. However, the respondents mostly make decisions in regards to the selection of educational institution for children and giving names to new born child. In such case, decisions arise out of consultation with spouse or with others family members.

The decision making on economic matters is another important aspect of the dimensions of empowerment of the respondents that ranked the fourth with a mean score of 2.02. The economic decision making consisted at the household level includes investment or saving, expenditures, borrowing loan, lending loan, buying assets and selling assets. The data showed that the respondents have reported that they mostly make decision with regards to the above points. This reflects that the respondents do not fully decide on their own but involved in decision making along with their spouses or other family members. This shows that the respondents in spite of being associated in SHG do

not fully have a say or decide on the economic matters at the household level. In this regards it is apt to propose for economic empowerment of women as Drushti (n.d) highlighted that economic empowerment it is important for a woman in order to have access and control over productive resources which ensures some degree of financial autonomy in her life.

Lastly, the political decision making of the respondents at the household level is another indicator for empowering women. The study showed a lowest score with a mean value of 1.65 which was the least among the types of decisions making of the respondents. The political decision of the respondents at household level includes decision in the participation in the development programme, voting during election, attending political party meeting and voting in the village council election. The respondents have reported that they mostly decide on these matters however, they have reported that they never make decision in casting of votes on village council election. Hence, the involvement in SHG has less impact on the respondents as regards to the political decision making at the household level.

The results on the dimensions of women empowerment showed that the respondents' personal decision making ranked first, followed by the social decision, the domestic decision ranked the third, the economic decision on the fourth rank and least on the political decision. It was observed that the involvement in SHG has empowered the respondents in terms of personal, domestic, social and economic decision making at the household level. However, the respondents were not empowered enough to make political decision. Partly, this indicates that women members of SHGs need to develop alternative strategies to break the barrier which revealed the low political participation of women. As pointed out by Bisoyee (2006) because the structural pattern that exists in the society still limits the access of women in politics i.e. the cultural norms prohibit women from taking part in decision-making at the village and the decision-making are considered the domain of men.

#### **4.4.1. Correlation among Demographic Characteristics, Group Dynamics in SHGs, Skills Development and Dimensions of Women Empowerment**

The correlation among the demographic characteristics, group dynamics in SHGs, skills development and the dimensions of women empowerment was analyzed using the Pearson's Correlation Coefficients as shown in Table 4.9.

**Table 4.9. Demographic Characteristics, Group Dynamics, Skills Development and Dimensions of Women Empowerment: Pearson's Correlation Coefficients**

Sl.No	Characteristics	Dimensions of Women Empowerment				
		Personal decision	Domestic decision	Social decision	Economic decision	Political decision
<b>I</b>	<b>Demographic characteristics</b>					
1	Age	0.173	-0.119	0.102	0.201	0.05
2	Education	-0.066	-0.079	-0.178	-0.069	-0.051
3	Duration of membership in SHG	-0.024	-0.186	-0.121	0.055	-0.026
4	Position in SHG	0.232	0.203	0.163	0.099	0.125
<b>II</b>	<b>Group dynamics</b>					
5	Members' participation in SHG	0.161	0.208	0.208	0.424**	0.332*
6	Group cohesion	0.047	0.003	-0.072	0.147	-0.025
7	Group decision making	0.127	-0.036	-0.048	0.303*	0.172
<b>III</b>	<b>Skills development</b>					
8	Personal skill	-0.152	-0.043	-0.005	0.037	-0.270*
9	Social skill	-0.145	-0.146	-0.201	-0.08	-0.179
10	Economic skill	-0.067	-0.066	-0.183	-0.058	-0.175
11	Political skill	0.308*	0.260*	0.390**	0.251	0.074
<b>IV</b>	<b>Women empowerment</b>					
12	Personal decision	1	0.403**	0.461**	0.371**	0.260*
13	Domestic decision	0.403**	1	0.550**	0.589**	0.028
14	Social decision	0.461**	0.550**	1	0.449**	0.128
15	Economic decision	0.371**	0.589**	0.449**	1	0.473**
16	Political decision	0.260*	0.028	0.128	0.473**	1

Source: Computed

\*\* P<0.01

\* P<0.05

The data shows the absence of correlation between the demographic characteristics to that of the dimensions of women empowerment of the respondents. The analysis using Pearson's Correlation Coefficients on the correlation observed that there was no significant correlation between these two irrespective of the significance level. This shows that the decision making at the household level does not depend on the age, education, occupation, position in SHGs, etc.

The correlation between the group dynamics and the dimensions of women empowerment of the respondents showed that members' participation in SHGs was positively correlated with the economic decision and political decision of the respondents at 1 percent level and 5 percent level respectively. This implies that the increase in the level of participation in SHG increases the level of economic and political decision making of the respondents. The group decision making was positively correlated with the economic decision at 5 percent level. This also indicates that with the increasing in group decision making, the level of economic decision making of the respondents also increases.

On the other hand, the group cohesion of the respondents did not correlate with any of the dimensions of women empowerment of the respondents regardless of the significance level.

As regards to the correlation between the skills development and the dimensions of women empowerment of the respondents it showed that the political skill of the respondents was positively correlated with the personal and the domestic decision at 5 percent level and to the social decision at 1 percent level. This shows that when an SHG member is able to decide or improve on the political skill there is an improvement in the decision making at the household level with regards to the personal, domestic and social decision making. The personal skill of the respondents was negatively correlated with the political decision of the respondents at 5 percent level. Particularly, between the personal skill and the political decision making of the respondents the data showed that the increase in one aspect leads to the decrease in another aspect. Interestingly, both the social skill and the economic skill of the respondents were not correlated to any of the dimensions of women empowerment regardless of the significance level.

Further, the correlation among the different dimensions of women empowerment showed that the personal decision was positively correlated to all the other dimensions of women empowerment at 1 percent level and only to political decision at 5 percent level. This implies that the development in personal decision making also leads to development in the other dimensions of women empowerment.

The study revealed that both the domestic decision and the social decision making of the respondents were positively correlated to all the other dimensions of women empowerment at 1 percent level but except to political decision the correlation was not found in both cases. This shows that when the domestic decision and the social decision are improving the other dimensions of women empowerment are also improving but except in the political decision making.

As regards to the economic decision there was a positive correlation to all the other dimensions of women empowerment. This shows that the economic decision making plays a vital role in impacting on other dimensions of women empowerment. As the economic decision increases the personal, domestic, social and political decision making of the respondents are also increasing. So, this is a positive sign for the respondents as more than two fifth of the respondents for the present study had given their reasons for joining SHG with an expectation on increasing their economic conditions.

Lastly, the political decision was positively correlated only to personal and economic decision making of the respondents at 5 percent level and 1 percent level respectively. This shows that the political decision has an impact only to personal and economic decision making of the respondents.

Overall, it is observed that there were correlations among the various aspects such as group dynamics in SHGs, skills development and the dimensions of women empowerment that were assessed in the study. This indicates that when one aspect is improving the other aspects also are improving showing movement effects on each other. Therefore, there is a relationship among these factors that have been assessed to probe into the existing situation of the SHGs towards women empowerment.

#### **4.5. Case Studies**

According to Helen Simons (2009) as found in Gary (2011, pp.9-10) a case study is defined as “an in-depth exploration from multiple perspectives of the complexity and uniqueness of a particular project, policy, institution, programme or system in a ‘real life’ context”. And according to Stake (1995) as in Gray (2011, p. 10) case study is viewed as “the study of the particularity and complexity of a single case, coming to understand its activity within important circumstances”.

The present study comprises of four case studies including 2 case studies of individual members belonging to two different women SHGs and another 2 case studies on the SHG. The case studies were conducted in order to draw an in-depth information by exploring the qualitative dimensions of the cases.

##### **4.5.1. Case 1 (*Smt. Y fictitious*)**

**Back ground:** Smt. Y, 47 years old belonged to a below poverty line (BPL) family and the spouse of the case engaged in farming activities. The client has 8 children between 4 years and 18 years old. The client joined women SHG opted for livestock’s activities in 2008 motivated by an NGO worker (faith based NGO) to join the SHG movement. The client narrated that she was impressed about the information on SHG which was given by the NGO worker and the client was informed that formulation of SHG should be according to the economic status i.e. BPL and APL. Thus, Smt. Y along with friends who belonged to BPL category formed a women SHG under the advised and guidance of the NGO worker. The client registered the SHG in the block (with the government project-SGSY) so as to avail government assistance and support.

**Benefits:** Smt. Y narrated that the economic upliftment received through SHG was not up to her expectation. Meanwhile, Smt.Y acknowledged that the SHG has definitely

improved the economic condition in some way or other. The spouse's economic contribution to the family as a farmer was also minimal. Therefore, the client found difficult to make both ends meet especially supporting 8 children for their educational expenses. So, Smt. Y found the importance of being involving in SHG that benefited particularly in times of emergency or else health matters would have been very difficult without the help of SHG. As the SHG lends loans within the members and supports those who are in immense need.

**Capacity building:** Smt. Y was happy to be in SHG and narrated that the group gave hope, encouragements, and a sense of responsibilities to own self, family and as well as to the society. The importance of group meeting was highlighted that many problems are shared among the members including personal, family, social, financial, etc. and these help the group members to have mutual bonding and united spirit. Thus, the activities enhance the client to be active and building confidence in many ways.

**Opportunities:** Smt. Y learnt the opportunities provided by the SHG and was an important mechanism in contributing to the society. Membership in the SHG provided her a platform and chance to advice the children and youth to behave in such a way of approved behavior and conducts. Secondly, the client could take initiatives by creating awareness to the public on village health and sanitation. Smt.Y believed that collective efforts of the SHG members would bring attitudinal changes within the village. Finally, after having number of years of experience with SHG the client concept on 'self-help' was no more limited within the SHG members but it was providing an opportunity in helping oneself by one's own power and ability by utilization of the available resources through collaborative and mutual support with others which would result in enhancement of capability for creative and innovative works leading to self sufficiency and self-reliance.

#### **4.5.2. Case 2 (Smt. X fictitious)**

**Back ground:** Smt. X was a Lower Primary (LP) teacher, 45 years of age and joined SHG along with her 17 women friends through the initiative of Bosco Reach Out (BRO) in the year 2004. Initially, the client's SHG was formed with 17 members and later 4 members have left the group as they found that the SHG functioning in general was not suitable to them. So, the group continued functioning with 13 members.

**Awareness:** Smt. X narrated that when she joined SHG her focus and ideas of SHG were limited only to economic upliftment and later became clearer and understood the concept and purpose of the SHG. The client acknowledged that the knowledge on SHG had developed through group meetings, trainings, activities and role played within the

group. The client also revealed that she had no idea and was not aware on the concept of women empowerment. Smt. X earlier believed that women are supposed to happily accept their status and position that is defined by the society. However, the client realized that women through SHG could go and do beyond what they usually do in their lives by changing the lives of self, family and entire community. The client recognized the need for power and empowerment of women at different levels which could be brought through involvement in SHG.

**Impact of SHG:** The impact of SHG on Smt. X was revealed through the ability of sharing ideas and problems which have boosted her self-esteem. It also has helped the client to raise her social status in the village. People in her village have recognized her because of the works and activities through SHG and also due to her efforts on presentations of works before the village council during the annual meeting (Dorbar). Therefore, the client as well as the villagers recognized the ability and talents involving out of SHG movement.

**Opportunities:** Apart from helping and supporting her family the client along with her group members contributed to the village by providing welfare services to orphans. This was a great achievement as mentioned by the client. The initiatives for contribution to larger society and that goes beyond mere income generating activities was mainly due to opportunities provided by SHG. The client testified that the SHG promoted unity and enhancement of stronger group affinity inducing team work spirit. In spite of not having higher educational qualification the SHG has helped her in increasing awareness on several social issues particularly on women issues and women empowerment.

#### **4.5.3. Case 3 (*M SHG fictitious*)**

**Background:** The M SHG was formed in 2007 with an objective to generate income with collective efforts. The SHG came into its existence through the collective initiative of the members influenced by other SHGs who had already existed in their village. The SHG consisted of 10 women members between the age of 29 years and 65 years. Out of 10 members, 7 members have completed primary school education and another 3 have continued and dropped out in the high school. All the members had agricultural background and heavily involved in farming activities as their primary occupation.

**Activities:** The M SHG having a regular monthly meeting to share and discuss the group matters. In every meeting the members contribute an amount of Rs.20 for the group welfare fund. The group carries out income generating activities collectively by running a



general store and a paddy grinding machine. Besides these, the group also undertakes vegetable and horticulture farming (seasonal fruits) and markets their products in the local market. This is the sole outlet of the products.

**Financial management:** The M SHG activated their activities with a received of the revolving fund of Rs. 25000 (twenty five thousand) from the government as 1<sup>st</sup> installment which was repay back. Then the M SHG was eligible to get the 2<sup>nd</sup> installment of a revolving fund of Rs. 250000 (two lakhs and fifty thousand) and that was also repaid in time. So, the group started with as seed money of 50% from the 1<sup>st</sup> installment and 50% from the 2<sup>nd</sup> installment. The group narrated that the members initially were reluctant to take the risk of the second revolving fund thinking that they might unable to repay back. Fortunately, within few years the group has cleared the 2<sup>nd</sup> revolving fund. Thus, the group was happy because in-spite of a group formed by women alone it could repay the revolving fund with not much efforts. This has built up the group confidence level and inculcated a feeling that they could do many more things if they dare to take risk and make effort to meet their objectives. The group members feel that through SHG all the members are benefiting in both ways increasing self-esteem and confidence building as well as to economic upliftment by starting their own income generating activities which was out of their imagination.

#### **4.5.4. Case 4. (*R SHG fictitious*)**

**Background:** The R SHG was formed in 2011 which was motivated by an NGO (Nongstoin Social Service Society). The R SHG was a women group started with the objective to provide mutual help and support among the members including a provision of loan within the group. The group consisted of 10 members and 4 of the members have primary education, 4 have high school education and 2 of the members are continuing their graduation. The information on the group members mentioned that 4 of the members at present are engaged in petty business such as running a tea stall, tailoring and as a typist, another 4 of the members are self-employed engaging themselves in farming and the other 2 of the members are students still. The student members participate in group activity other than the real activities like documentations, holding meetings, networking, banking, etc. The age of the group members is ranging from 19 years to 52 years. The monthly contribution among the members is Rs.60. The group has not received any revolving fund from the government till date.

**Activities:** The R SHG is running a tailoring shop and a general store as group income generating activities. The general store is mainly to market the local seasonal

products such as vegetables and fruits. The income that the group gets out of these activities is mainly for the internal purpose by providing loan and or financial support and help among the members within the group in time of emergency. The group appoints one of the members to coordinate the tailoring shop and another one for the general store. These members are paid with the daily wages. The group meets once a month to discuss about the functioning of the group with a rotation of the meeting place among the household of the members. Besides these, the group also has a good welfare practice of celebrating the birthday of the members' children and provides donations, contributions and visit when the member is in emergency.

#### **4.5.5. Summary of the Case studies**

The case studies showed that the involvement in SHG has helped both the clients and the two SHGs to empowerment.

The case 1 (Smt.Y) showed that the client belonged to the BPL family where she has highlighted that the economic empowerment was not the only priority focus of SHG but empowerment in other aspects such as personal and social empowerment were important as well. As reported by the client that poverty is not totally eradicated or elevated as expected earlier but improving the personal and social status. The client emphasized the increasing in confidence level, the ability to take responsibility and the increasing in awareness on social issues were gained out of SHG which in-turns the client contributed to the society.

The case 2 (Smt.X) showed the positive view of the client towards SHG. It showed that SHG is a potential mechanism to sensitize the community and generating awareness on women empowerment and other issues especially women related issues in the society. The case also showed that SHG sets or paves the way to explore many opportunities for women to serve women fellow and also for the betterment of the entire society.

In regard to the case 3 (M SHG), the group utilized the revolving fund received from the government so as to start the income generating activities independently without any other sources of funding. The SHG consisted of the members who were acquainted and engaged in farming and selection of this particular trait as a group activity helped the group members improving in their income. Therefore, the group could prove that through the involvement in SHG the standard of living of the members was raised. It was finally leading to economic empowerment.

The case 4 (R SHG) was well appreciated and functioned well without any financial support from the government. The R SHG was found to be dynamic in its

functioning as the SHG took its own initiative to start the generating income activities for the benefit of the group. The group members engaged in different occupations and this did not bar them from the collective efforts. In other way, this has enriched the group by providing multiple ideas and experiences and also encouraged in taking up any income generating activities on its own. Hence, through the involvement in the R SHG the members had dual gain in terms of welfare and financial upliftment.

The case studies revealed that both the clients' economic level was improving and uplifting the family standards of living. Equally, the SHG enhanced their personal and social involvements that are mandatory components to women empowerment. In addition, the case studies on the two SHGs showed that both the SHGs expressed that the living conditions of the members have improved due to the adopted income generating activities as well as it also built their confidence level and bringing them to self-reliant.

#### **4.6. Focus Group Discussion (FGD)**

“A focus group is a planned, facilitated discussion among a small group of stakeholders designed to obtain perceptions in a defined area of interest in a permissive, non-threatening environment” USAID (2008).

The Focus Group Discussion (FGD) was conducted with an aim of gathering an in-depth information in order to better understanding of ‘Self Help Groups and Women Empowerment’. The participants for the FGD consisted of eight women from four women SHGs, two members each from an SHG. Those eight members of FGD included the office bearers and leaders of their respective SHGs holding a position such as President, Secretary and Treasurer.

##### **4.6.1. Description of the Discussion**

The ideas and views that had emerged through the FGD were coded where the similar ideas (recurrent codes) generated by the participants were clubbed together and classified into four themes which are discussed as follows:

**i) Knowledge and Opportunities through SHG:** The FDG started with the discussion on the knowledge and concept of SHG as understood by the participants. The open-ended question was thrown to the participants with regards to the concept of SHG. The responses generated by them included ‘SHG is a group that helps and supports itself to be self-sufficient with the maxim ‘*Ia lade da lade* (for self by oneself)’. It is a platform where it gives chances and opportunities for the marginalized groups to come together and start a new venture for self-betterment in economic and social aspects. It is a group that

brings a new paradigm on supporting oneself through collaborative and mutual ideas. It is a group that provides many opportunities to be involved in various activities in the society.

The participants also expressed that SHG is a unique group that encourages them and paves the way to do various activities which is self and social betterment oriented. They viewed that through SHG, the members could build rapport among themselves, could start an income generating activity collectively, supporting and helping each other in particular during financial emergency need. The members could get help from the government in terms of loan and other help to boost up their economic condition. It is also a platform where women SHG members get recognition at the village level to be at the forefront in taking responsibilities in social events such as marriage, funeral, religious function and others. They have the opportunity to take initiative with regards to the health and sanitation of their respective villages.

**ii) SHG and change:** The participants acknowledged that SHG has a power to bring a change in their lives. It has opened up outlooks and perspectives to many of the things for their own, family and the society. It has helped them to go beyond than what they normally do and belief. Some of the participants expressed that they never thought and realized about women empowerment and just accepted and followed the usual way what the society (Khasi society) has shown them since time immemorial about the position of women and the tradition of the women. But after joining SHG they have realized and opened up their minds on the concept of women empowerment. They realized that women could contribute much and bring change to the society.

The participants reaffirmed that self help group has empowered them in many ways such as it has built and boosted up their confidence level and their self-esteem. It has better off the economic aspect of the members where they feel that they can contribute to the income of the family. It has empowered them to share their knowledge and ideas among the members and in the family as well. It makes them feel secured, happy and spirited. It has helped them to contribute something to the society through their small undertakings such as helping the sick and the orphans in their respective villages through the collaborative work which they would have not been able to do or get idea without being in the SHG.

**iii) Challenges of the SHG:** The participants felt that an SHG has no exception in facing or meeting challenges and difficulties. The challenges that they have identified as far as their experiences and memberships are concerned that they view the SHGs in Khasi hills in general are not functioning as well as those in the plain areas. Some of the reasons

mentioned by the participants include that SHG is a part time activities and additional income. There is no clear understanding of the concept that is affecting the commitment level. So, many of the interest were without dedication and improper planning. Therefore, many activities carried out in the name of SHG such as farming, poultry, piggery, goatry, general store, grinding machine, etc. were stagnant bearing unsatisfied outcomes leading to de-motivation and loss of interest.

Secondly, the lack of unity within the group was mentioned by the participants. The participants expressed that there are some among their members who wanted to get only the benefit without any contribution and working for the betterment of the group. The SHG is limited to personal benefit. This becomes a real challenge for the group because the revolving fund has to be re-paid. Some of the members do not utilize the fund for income generating activity but for other purposes which does not have any monetary return. This is also applies to the internal loan where some of the members could not repay back the loan that they have taken and gradually leave or quit the group.

Thirdly, the perception of the public towards women members of SHG in involving in politics in Khasi Hills was discussed. This is effecting the participation of SHG members in the village council (Dorbar) and situation itself is extended to women in general. The women have less opportunity to involve in the politics which talks about the gender and society. So, the challenge remains for them to break through this perpetual concept of excluding women folks in the village council meeting (Dorbar) or the political participation in the local body.

**iv) A way forward for SHGs:** Following the challenges, the participants discussed the possible ‘ways and means that SHG empowers women’, and the participants have come up with various responds inclusive of the government initiatives. The FGD mentioned the importance for the government to take proper steps and actions with regards to the well function of the SHG that does not bar women from political participation. Secondly, most of the SHGs in the study area are composed the uneducated and rural women so unless the government takes proper initiative on the composition of SHGs would not run well and women empowerment would not become a reality. Thirdly, the need for capacity building was mentioned. Awareness programme and other sorts of training programmes are needed for the SHG members to get a clear concept of women empowerment. When the concept of women empowerment is made clear and instilled in their minds the activities of the SHG also are directed and focused towards the

enhancement of women empowerment. Besides these it is recommended that unity, cooperation, understanding and dedication among the SHG members is needed.

#### **4.6.2. Summary of the FGD**

The FGD conducted on the theme “SHGs and Women Empowerment” showed that the participants have a knowledge and understanding about the concept of the SHG and the potentialities to enhance empowerment to women in particular. The participants brought forth their ideas and views about SHG that it is a group with a maxim ‘to help and to support itself to be self sufficient’. The participants also referred as a platform where opportunities and chances for the marginalize group to come together and venture a new economic activity collectively. SHG also has the potential of empowering women in various ways and conscientized them about women empowerment which they did not realize earlier. This corroborates with Das & Baishya (2015) who highlighted that women in rural areas are not aware of the importance of women’s empowerment though they have been playing an important role for the socio-economic role in the society since time immemorial. Besides these, the FGD also revealed that the participants have acknowledged that SHGs in their areas have no exception to challenges and difficulties such as lack of unity among the members, lack of proper planning to carry out the economic activities, no proper support from the government, not being recognized in at the village level, etc. Thus, the conducted FGD shows a positive sign or contributions of SHG to the members as to what was probed by the researcher about the role of SHG in enhancing women empowerment.

#### **4.7. Suggestions by the respondents**

The respondents had made suggestions for better-functioning of the SHGs and the suggested points are outlined as follows:

1. Educational level of the members is significant in order to well implement the schemes and received of support from the government. The presence of mutual help among the group members is suggested and the more educated ones should help those who are less educated.
2. Proper planning and timely group meeting should be carried-out.
3. Emphasized on the roles of the leaders to lead the SHG on the right track.
4. Organizing training programmes for all the SHG members should and be at- least twice in a year.
5. Hard work, dedication, interest and a sense of belongingness among the SHG members should be cultivated.

6. The SHG members should work collaboratively with the village council members in order to gain recognition and get help and support from them.
7. Voluntary social services at the village level such as organizing awareness programmes, sanitation awareness, etc should be carried out in order to set an example to other women and partly to contribution to the welfare of the village.
8. Unity, cooperation, understanding and mutual help and support among the members should be seen as an indispensable aspect of the SHG.
9. Proper support and guidance from the government especially for the less developed SHGs because usually SHG members of rural villages are less educated.
10. Government and NGOs promoting women SHGs should provide uniform directions so as to achieve the aims and objectives of the SHG.

This chapter has attempted to present on the results, discussions and suggestions of the respondents on the study. The next chapter deals with the conclusion and suggestions.

## CHAPTER V

### CONCLUSION AND SUGGESTIONS

The present study is an attempt to probe into the existing situation of Self Help Groups (SHGs) as a means and strategy towards women empowerment in rural areas in the context of West Khasi Hills District, Meghalaya. Thus, this chapter summarizes the results and discussion dealt in the previous chapter. It is further divided into three sections viz. the findings, conclusion and suggestions for policy implications which are presented below.

#### **5.1. The findings**

The findings of the present study are divided into different sections viz. the demographic characteristics of the respondents, group dynamics in SHGs, training of the respondents, skills development, dimensions of women empowerment, patterns of relationship and the qualitative information.

##### **5.1.1. Demographic Characteristics of the respondents**

The demographic characteristics of the respondents revealed that the age group of the respondents ranged between 25 years to 65 years and a maximum number of 50% of the respondents belonged to the age group between 36 years and 45 years. The educational background of the respondents revealed that all the respondents were literate and maximum of the respondents had only primary and middle school education. Majority of the respondents were married and engaged in farming activities for their livelihood. More than half of the respondents were registered in SHGs for the duration between 1 year and 3 years. The respondents included both the members (51.7%) and the leaders or office bearers (48.3%) in SHGs. Nearly half of the entire respondents were self-motivated and the remaining were influenced by others viz. friends, relatives and NGO workers. The main reason for joining SHG was to increase the household income and to provide mutual help and support among the members.

##### **5.1.2. Group Dynamics in SHGs**

The explored factors on the group dynamics in SHG revealed that group cohesion ranked the first followed by members' participation in SHGs and thirdly on the decisions making in the group. Thus, the present study revealed that importance of unity, support and active participation in the group activities to achieve the aims and objectives of the SHG. Therefore, all the members of SHG directly involved in the decision making process.



### **5.1.3. Training of the respondents**

The study revealed that more than half of the respondents did not attend any sort of training related to SHG. Among those who had attended training programme most of them attended only one time for a duration of one week and mainly on farming and livestock, on maintaining records and on accounting in SHG. The study revealed the limitation on the frequency of training programme attended by the respondents and also on the limitation on the types of training. Therefore, the frequency of training programme and the scope of the training programme organized for the respondents were found to be insufficient to meet the capacity building needs of the respondents that is having impact on the performance of SHG as well as on women empowerment.

### **5.1.4. Skills Development of the respondents**

In connection to the skills development of the respondents, the study showed that the social skill ranked the first followed by economic skill, the personal skill and the political skill ranked the third and the fourth place respectively. This proves that SHG has a great impact in developing the social skill of the respondents. SHG is a platform that provides socialization within the group through involvement in sharing of ideas and activities. It was also observed that SHG has a good impact on improving the respondents' economic skill as it was revealed that there was a marginal difference in terms of the mean score between the social skill and economic skill of the respondent's i.e 0.95 and 0.94 respectively. This shows that one of the main aims of SHG is to improve the economic condition of the members. As the essence of SHG is on the economic activities and the involvement in SHG improves the economic skill of the respondents. Further, the study revealed that the involvement in SHG also has improved the personal skill of the respondents by building confidence and boosting up the self-esteem of the respondents. All this was possible due to engaging in decision making, taking-up responsibilities, participation in economic activities, etc. On the other hand, the study revealed that SHG has less impact on the respondents' political skill as it showed that the gap between the political skill and other skills development was rather wide in terms of the mean score i.e. 0.61 differences. The reason for not developing in the political skill is due to the fact that the village governance in Meghalaya state is different from the panchayati raj institution system as there is no reservation of seats for women in the political field at the village level.

### **5.1.5. Dimensions of Women Empowerment**

The dimensions of women empowerment were assessed among the respondents by using five types of decisions making at the household level viz. personal, domestic, social, economic and political decisions. Among them the personal decision making occupied the top most rank followed by the social decision making, thirdly on the domestic decision making followed by the economic decision making and finally the political decision making. It was observed that SHG has empowered the respondents to take personal, domestic, social and economic decision at the household level as there was not much difference among these dimensions in terms of the mean scores as reported by the respondents. However, the study revealed that the respondents were not being empowered enough to make political decision as it obtained the lowest score among the explored dimensions of women empowerment. Hence, the women members of SHGs need to develop alternative strategies to break the barrier to increase political participation of women.

### **5.1.6. Patterns of relationship**

The patterns of relationship in the study were categorized in to three parts viz. the relationship between the demographic characteristics and the group dynamics in SHGs, the relationship among the demographic characteristics, group dynamics in SHGs and the skills development and lastly the relationship among the demographic characteristics, the group dynamics in SHGs, the skills development and the dimensions of women empowerment.

The relationship between the demographic characteristics and the group dynamics in SHGs was found that the age of the respondents was positively correlated with the members' participation in SHG and also with the group decision making. This shows that as the respondents grow in age greater is the participation in the SHG as well as greater is the participation in group decision making. The duration of membership of the respondents in SHG was found to be positively correlated with members' participation in SHG and in group cohesion. It reveals that the longer the membership in SHG, higher is the participation level in SHG. It also shows that the longer the membership of the respondent in SHG more is the intensity in the group cohesion. The position of the respondents in SHG was positively correlated with the members' participation in SHG. This implies that the participation level in SHG is higher among those who hold position or among the leaders in the SHG.

The relationships among the dimensions of group dynamics revealed that the members' participating in the SHGs was positively correlated with the group cohesion and group decision making. This shows that when the participation of the members in SHGs increases the group cohesion and the decision making of the respondents in the group are also increasing. The group cohesion was positively correlated with members' participation in SHG and the decision making in the group. This indicates that as the group cohesion increases the members' participation in the SHG including decision making in the group are also increasing. Lastly, the group decision making was found to be positively correlated with members' participation in SHG and group cohesion. This also shows that as the decision making increases the participation level and also the group cohesion in SHG of the respondents are also increasing.

The patterns of relationship among the demographic characteristics, the group dynamics in SHGs and the skills development of the respondents revealed that the duration of membership in SHG was positively correlated with the social skill of the respondents. It implies that as the duration of membership in SHG increases, the social skill of the respondents also increases. The group cohesion was positively correlated to social skill and economic skill of the respondents. This shows that greater the intensity in group cohesion, greater is the skill development in social and economic aspects of the respondents.

The relationship among the dimensions of the skills development revealed the positive relationship between the personal skill and the economic skill of the respondents. This shows that as the personal skill of the respondents develops the economic skill also simultaneously develops. The social skill was positively correlated with the economic skill but was negatively correlated with the political skill. This implies the presence of effect that the improving in the social skill leads to improving in the economic skill as well. However, it is implicit to observe the diversion that the increase in social skill leading to the decrease in the political skill of the respondents. The economic skill was positively correlated with the personal skill and social skill but negatively correlated with the political skill. This shows that the increasing in economic skill causes to increasing in the personal skill and the social skill but decreasing in the political skill of the respondents. Lastly, the political skill was negatively correlated with the personal skill and the economic skill of the respondents. This shows that as the social skill and economic skill are increasing the political skill of the respondents decreases.

The patterns of relationship among the demographic characteristics, the group dynamics in SHGs, the skills development and the dimensions of women empowerment of the respondents it was observed that the members' participation in SHGs was positively correlated to the economic decision and the political decision of the respondents. Hence, higher the participation level of the member in SHG higher is the level of decision making in the economic and the political matters. The group decision making in SHGs was positively correlated to the economic decision of the respondents. This shows that greater the intensity in the group decision making in SHGs greater is the economic decision making of the respondents.

As regards to the correlation between the skills development and the dimensions of women empowerment of the respondents the study revealed that the political skill of the respondents was positively correlated with the personal, domestic and social decision. This shows that when an SHG member is able to decide or improve on the political matters there is an improvement in the decision making at the household level with regards to the personal, domestic and social decision making. The personal skill of the respondents was negatively correlated with the political decision making of the respondents. This shows that the increase in one aspect of decision making leads to the decrease in another aspect.

The correlation among the different dimensions of women empowerment revealed that the personal decision was positively correlated to all the other dimensions of women empowerment indicating that the development in personal decision making also leads to the development in the other dimensions of empowerment. The study also revealed that both the domestic and social decision making of the respondents were positively correlated to all the other dimensions of empowerment but were not correlated to the political decision. This shows that when the domestic and the social decision making are improving the other dimension of women empowerment are also improving but no effect on the political decision making of the respondents. The economic decision was positively correlated to all the other dimensions of women empowerment. This shows that as the economic decision making increases the personal, domestic, social and political decision making of the respondents are also increasing. Lastly, the political decision was positively correlated only to personal and economic decision making of the respondents indicating that political decision making has an impact only to the personal decision and the economic decision or as the political decision increases the personal and economic decision making of the respondents are also increasing.

### **5.1.7. Qualitative information**

The information elicited from case studies on two individual members revealed that the involvement in SHG has improved their economic level and uplifting their family standards of living. Equally, SHG has enhanced their personal and social involvements that are important dimensions of women empowerment. In addition, the case studies on the two SHGs also revealed that both the SHGs expressed that the living conditions of the members has improved due to the adopted income generating activities as well as it also built their confidence level and bringing them to self-reliant.

The information out of FGD conducted revealed that the involvement in SHG has a positive impact on the members in enhancing women empowerment. SHG provides a platform for the marginalized group to come together and venture new economic activities collectively and also conscientizes on the concept of women empowerment to the members of SHG which they were not aware of it before joining SHG. Besides these the FGD also revealed that the SHGs in West Khasi Hills District do not function very well as compared to other SHGs in other places of the country. It also brought to light that the non-participation of women (in general) in the political matters at the village level hinders development with regards to the women welfare as they have a no say in the decision making.

### **5.2. Conclusion**

The present study has given an insight on the status of women self-help groups and their endeavors towards women empowerment in West Khasi Hills District, Meghalaya. Interestingly the study revealed that SHG in one way or another has an impact towards women empowerment extended to women SHG in the matrilineal society. In spite of the fact that few studies have shown that women in the matrilineal society are more independent compare to women from other parts of the country those who felt the need of empowerment. It was evident that the involvement in SHGs has increased the level of empowerment among the women in regards to the decision making at the household level in terms of personal, domestic, social and economic aspects; except in the political aspects where SHG has less impact as it was not been able to raise the political empowerment up to the expectation of the respondents. But overall SHG acts as a mechanism to realization on the concept of women empowerment that was never realized before joining SHG. The respondents followed and accepted their position in the society and believed that it was destined for them to be in that way.

The study conformed to those previous studies referred by the researcher that SHGs enhance women empowerment. This was proved through the quantitative and the qualitative findings. The quantitative data showed positive correlations among the various variables such as demographic characteristics of the respondents, group dynamics in SHGs, skills development of the respondents and dimensions of women empowerment. Likewise, the qualitative information collected through case studies and focus group discussion (FGD) revealed that involvement in SHG resulted in empowering women. Therefore, this validated the formulated hypothesis that “Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment”.

Apart from all these, it is observed that the challenge remains for women SHGs as acknowledged by the respondents that their SHG activities are less successful as compared to other SHGs in other places particularly to those in the plain areas. It is also a big challenge for women SHGs and for women in general to get involved in the political matter at the village level in West Khasi Hills District particularly in the rural areas regardless of the social structure. This is because as far as the local governance system in the matrilineal society is concerned there is no reservation of seats for women as existing in the Panchayati Raj system in other places. Therefore, the researcher feels that the political system at the village level needs to be relooked where both men and women participate collaboratively in the political matters in order to overcome the lagging process of development. Besides this the issue on women empowerment needs to be tackled collectively and collaboratively which demands strong polity support and genuine efforts by NGOs and women’s groups promoting women empowerment. Hence, no deny that empowerment arise out of inner feelings. So, most importantly self-conscious or self awareness among the women who need to be empowered should be the first step towards empowerment. This is the fact that unless and until the self-awareness is present in the person who needs to empower other fellow those external factors will not have much impact on it. Thus in order to achieve women empowerment the women themselves should realize their potentialities and capability of change.

### **5.3. Suggestions for policy implication**

The present study on ‘Self Help Groups and Women Empowerment’ evokes few suggestions which could have policy implications on women empowerment in general and also for the better functioning of women SHGs in West Khasi Hills District:

*1. Self Help Groups Promoting Institutions (SHPIs):* It is important for the Self Help Groups Promoting Institutions (SHPIs) both the government and NGOs to continue to

support and guide the members of women SHGs for their sustenance because most of the women SHGs in the area where the study was conducted are not well function and some of the SHGs are at the verge of defunct and few of the SHGs are already defunct. The study found that most of the women SHGs are consisted of women who are less educated and poor thus tremendously in-need of support and guidance from time to time. Therefore, the SHPIs are to provide proper channels so that once SHGs are formulated the assurance of continuation would help the poor and marginalized women to have better off in livelihood strategy through the SHG movement.

2. *Policy Makers:* It is suggested that the government needs to take more concrete steps and measures the factual performances and achievements in order to identify the need for and the kinds of investment including market channelization of the SHGs products so as to enhancing sustainability.

3. *Bank linkages:* From the present study it was found that most of the women SHGs have not access to loan directly from the banks and or financial institutions except for the revolving funds. This is due to the fact that most of the SHG members are not familiarized with the banking system resulting to not clearance of the revolving fund. Therefore, it is important for the banks to make an intervention on facilitating the proper usage of loan. In this regard, the women SHGs can improve their economic condition with the help of the banks.

4. *Capacity building for women SHGs:* Capacity building for women SHGs is an important aspect where women get exposure to improve their skills and talents. This can be gained out of organizing training programmes and mandatory attendance as per the specific need of the hour. Therefore all the women SHG members need to get training in various aspects related with the functioning of SHG.

5. *Social Work intervention:* Social workers have a very important role in promoting SHGs as a tool of women empowerment. It is a platform to intervene the policy makers so that the rural poor women would really benefitted out of the schemes that are meant for them. They also have a role to educate the women SHGs, generating public awareness on SHG and women empowerment through and also to the promotion of livelihood and economic empowerment.

6. *Participation at the village council level:* The aim of women empowerment the ability to make decision and involvement in the decision making process. The study reveals the absence of women SHG involvement in the decision making at village council level which provides platform to recognize the works and functions of SHG and also exposure to

access to different scheme. Besides increasing participation, the women members of SHG would take part in the development of the village.

7. *Economic activities:* For the Khasi women there is an ample opportunity to take part or carry out economic activities. Meanwhile, it is important for women SHG to have focus in selection of the economic or income generating activities. Several studies found that the reason of defunct of many of the women SHG includes the unclear thrust area of activity selection which is mainly due to maximization of activities thinking that it would have greater returns. Indeed, this requires dedication and patience of the members. Similarly, the respondents of the present study have reported that failure of economic activities of the women SHGs in the area could be one among the important performance of SHG. The inconsistency is due to the fact that they want to take up many activities but put less effort and dedication and they give up easily.

8. *Responsibility of the SHG members:* The responsibility of the member is very crucial for the better functioning of the SHG. The members should feel the sense of belongingness and dedicate in their participation for greater outcome. This is achieved through regular meetings, proper planning and training. The SHG members should be properly regularized within the framework.



**SELF HELP GROUPS AND WOMEN EMPOWERMENT IN WEST KHASI  
HILLS DISTRICT, MEGHALAYA**

**ABSTRACT**

**ELPIUS LYNGKHOI**

**Under the Supervision of**

**Dr. H. Elizabeth**

**Assistant Professor**

**DEPARTMENT OF SOCIAL WORK**

**MIZORAM UNIVERSITY**

**AIZAWL-796004**

## **Introduction**

The present study attempts to probe into the existing situation of Self Help Groups (SHGs) as a means and strategy towards women empowerment in rural areas in the context of West Khasi Hills District, Meghalaya.

In today's world women's participation in the developmental process is seen as a desirable one to bring changes and development in the society. As Singh (2009) stated "The success of projects to foster sustainable development largely depends on the extent to which both men and women participate in project design, planning, implementation and monitoring" (p.150). This indicates that development takes place in an effective approach when both men and women collaboratively put their ideas and work together. The endeavor to foster and uplift the status of women in the society has been initiated, taken and recognized at the international and national level by governments and non-government institutions. Various policies and laws have been enforced to provide and foster equal opportunities for women's participation in the society. However, their participation in various fields in the society is seen to be minimal. Women's empowerment is a desirable prerequisite and should be more accountable in order to achieve long lasting and sustainable development in the society. To empower women some mechanisms or strategies are needed to be used or employed. Researches proved that 'Self Help Group' is found to be one of the mechanisms or strategies towards women empowerment in particular in the context of India that the involvement of women in SHGs has been recognized as an effective strategy for empowering women in rural areas. SHG serves as pedagogy in enhancing the personal, social, economic and political dimensions of the marginalized and poor women in rural areas.

Empowerment implies to the power that increases the ability of the disadvantaged groups in terms of their socio-economic and political environment (World Bank, 2002) as in Mukherjee, 2009). In a broad term empowerment refers to the ability when individuals or groups regardless of class, caste, ethnicity and gender are able to determine their access to resources and power. Thus it is a range of activities of a person starting from one's self-assertion and leading to collective resistance such as protest and mobilization in order to challenge basic power relations. It begins with the recognition of the systematic forces that oppress one's life and then act to change the existing power relationships Bhowe (2003).

'Power' is the key word of the term 'empowerment' because according to the International Encyclopedia (1999) as cited in Varghese (2012) power means having the

capacity and the means to direct one's life towards desired social, political and economic goals or status. And according to (Muni, 2006) 'empowerment' is derived from the word 'empower' which means 'to give' or 'to acquire power' or 'to increase power'. Hence, empowerment is alike to power which can be viewed as both a process as well as a result. Townsend et al. (1999) outlined that the traditional understanding of power is seen as a force that exercised by individual or groups and it can be functioned in four forms viz. power over, power from within, power with and power to. These forms of power are the abilities that an individual or group possessed or exercised in order to achieve the desired goals.

Therefore, women empowerment is a 'process of providing *power* to woman to become free from the control of others, that is, to assume *power* to have control over her own life and to determine her own condition' (Rao, 2012). Women empowerment is an aid to women to achieve equal opportunities with men or at least to reduce gender gap considerably. It is the power or ability that enhances women to perform certain social roles without which they cannot achieve the desired goals. In the context of India, empowerment would mean the enjoyment of natural and inalienable rights, the rights to 'equality' that is enshrined in the constitution of India as their legal rights (Nayar, 1998).

The constitution of India guarantees the right to equality to every citizen enshrined in the fundamental rights, fundamental duties and in the directive principles of the state policy. Beyond the principle of gender equality it also empowers the states to adopt positive measures for women in the country (Sinha & Zorema, 2012). Some of the past government policies that touched on women empowerment include the national commission for women under the National Commission, Act 1992, the National Policy for Empowerment of Women, 2001, the National Plan of Action for Empowerment of Women, 2003-04 and the India's five year plans also stresses on this issue (Goel,2009). Yet in spite of the various efforts to ensure women empowerment it is observed that "Indian women continue to remain oppressed and struggle over everything from survival to resources" (Sinha & Zorema, 2012). And "The dilemma for Indian women today is that despite the liberal provisions of the Constitution and various laws, serious inequalities remain" (p. xiii).

The scenario of women in the North East India as highlighted by Choudhury (2008) that women in the North East have a much higher position than the woman elsewhere in India who need empowerment. However according (Khonglah, 2008) women

from North East are not exception from various social and economic problems such as illiteracy, poverty, landlessness, poor health, broken homes, domestic violence, single parents, early marriage, gender discrimination of wage, discrimination of democratic participation in decision-making, etc. Further the author highlighted that the social problems pertaining to the region like, unrest violence, armed conflict, ethnic conflict, insurgency, etc. are very obvious that “women and children are always the first to be affected in the society” (p. xvii). Thus, the problems that women in North East India encountered are no less to others women in the country.

Women in the matrilineal society of Meghalaya are free from many of the social obligations but they are bound not to escape from men’s domination. Women are not exempted from issues related to discrimination of women in the society. Some of the issues and challenges faced by the women are poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence and divorce. Women have been subsumed to be weaker physical and mentally than men by the society. And they are more susceptible to be exploited at work place, equal pay and wages, working condition, etc. extending to the welfare and development measures (Government of Meghalaya, 2009).

Hence, from the different studies it is evident that women’s participation in various fields is minimal and their status has not been improved enough. The urge for attaining justice and equality in the society continues in spite of the many efforts and undertakings initiated by the government and NGOs to promote and sensitize women empowerment. In this present scenario it offers new challenges and problems for women. It is a herculean task to identify new strategies for women empowerment because of the complexity that exists in the society. Thus, the effort to identify new strategies and means to promote women empowerment should continue with the need of the hour. Women empowerment should be considered as a key aspect for any program towards social development. So, as far as the status quo of India is concerned SHG is still seen as one of the means and strategies where women will be able to attain empowerment, in particular in the context of women in rural areas who lack education and employment.

Self help groups are small groups normally formed by poor people consisting of 10 to 20 members. It is an association or body of people which is homogeneous in nature and has a common aim whose members in one way or the other help one another. SHGs are

participative in character with the principle of cooperation and joint endeavor to fight against social ills as much as for thrift and mobilization of financial assistance (Jha, 2012).

There was a paradigm shift in the approach to poverty alleviation in India in recent years where the individual approach has been increasingly replaced by group mode. Studies have proved that through the collective effort the poor and marginalized in particular the rural people can combat against poverty and SHGs are seen as vehicle that bring changes and progress in the lives of the rural poor of our country (Jha, 2012). The organization of women in the form of SHGs has emerged as the fast growing trend towards social and economic development of the nation. SHGs have laid the seeds for women's empowerment in the economic and social matter. The government and NGOs have used SHG as a viable tools or mechanisms to improve the social and economic development of the poor (Prakash, 2011).

### **Overview of Literature**

Self-Help Groups (SHGs) as voluntary associations have gained momentum and spread far and wide across the country. There have been an increasing number of interested researchers including government and non-government organizations trying to assess and examine SHGs in different forms such as academic researches, studies, reports, documentations, etc. The study on SHGs have been explored from various aspects, perspectives and angles ranging from the composition, roles, functions, issues, micro-credit, credit system, rural development, women empowerment, etc. The following discussions are based on some of the different published books, articles, journals, etc. which are relevant to the present study.

Barish (1971) as cited in Narayanaswamy et. al. (2007) traced and gave an account on the historical background of the concept of Self Help Group that it came into its existence in the early 1800s. The idea of Self help groups was drawn from the incident where *“six drinkers pledged to abstain from drinking and tried to involve other drinkers in order to reform them also”* (p. 20). So, from then on the idea of self-help group in the west spread out and towards the end of the nineteen century various associations started such as the settlement house, parent's association, public education association, etc. These different associations were started with the aim to help the members to adjust to their environment, to combat unemployment, to maintain self respect, independence and morale, etc. Thus, through the collaboration in a group people were able to solve and find solution to their problems collectively and strengthen their living conditions.

Narayanaswamay et. al. (2007) in the study “*Self Help Groups-Key to Empowerment of Rural Women*” employed the ex-post facto research design. The main focus of the study was to measure the performance of SHGs. The dependent and independent variables were identified, the ‘performance of self help groups’ as a dependent variable whereas ‘personal, psychological, socio-economic and communication’ as independent variables. And under each of the independent variables there are various indicators that have used in the study. The authors highlighted and pointed out that the scale for measurement developed for the study was found to be reliable and valid. Thus, they suggested that the same scale could be used for measuring the different types of SHGs with suitable modification to assess women’s empowerment. And the study proved that SHGs in one way or the other have empowered women in rural areas.

Lalrinliana and Kanagaraj (2008), a study on ‘*SHGs and Tribal Development in Mizoram*’ probed into the composition and impact of SHGs and the perception and participation in SHGs. They highlighted that majority of the SHGs belonged to men. This reflects the patriarchal domination in the Mizo society. It also shows the restriction to entry of women into the public sphere. The study shows that SHGs play a vital role in development of the rural areas and have a positive impact on the socio-economic of the members.

Ramchandran, Sasikumar and Kanagaraj (2009) a study on ‘*Social Mobilization and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District Tamil Nadu*’ employed a descriptive design and conceptualized the pattern of women empowerment categorized into five types of decisions that is, personal, domestic, social, economic and political. The study found out that women’s participation in SHGs have empowered the women in personal, domestic and economic at the household level.

Das (2012) a study on ‘*Best practices of self help groups and women empowerment: a case of Barak valley of Assam*’ highlighted that SHGs has a positive impact on women member and in many cases it is proved that SHG promotes empowerment. It was observed that SHGs have positive impact on decision making pattern which ranks first followed by economic empowerment and then psychological aspects. Confidence building ranks fourth while Social empowerment ranks the fifth and so on. This study also highlighted about the affiliation of ‘Social Capital’.

Reddy & Reddy (2012) on the study on “*Self Help Groups in India: A study on quality and sustainability*” primarily focus on the quality and sustainability of SHGs. The study was carried out in eight states of India which covered a sample of 1942 SHGs. The data was gathered from both primary and secondary sources. The study used a standardized and well developed tool called ‘Critical Rating Index’ in order to assess the quality of SHGs. The study revealed that the quality of the SHGs in the selected areas was not satisfactory. Besides this the study also touched on the aspects of women empowerment and it found out that SHGs have a significant impact on women’s empowerment. This has proven that the confidence levels of SHG women have gone up with reference to learning to sign, to speak to visitors, to participate in Gram Sabha, attending meetings, taking decisions at the household level, etc.

Das & Baishya (2015) a study on “*Role of Self-Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam*” employed a descriptive design and highlighted that women in rural areas are not aware of the importance of women’s empowerment though they have been playing an important role for the socio-economic role in the society since time immemorial. But often women are being deprived of many opportunities. It is proved that the involvement of women in SHGs help them to be financially strong uplifting their status.

Samal (2015) a study on “*Self-Help groups and women empowerment: Problems and prospects*” aimed to assess the reasons behind the joining SHG by the members, the economic benefit achieved by women by being SHG members, the relation between SHG membership and socio-economic empowerment of women and the reasons that slows down the growth of SHGs. Different indicators were identified in order to meet the objectives of the study such as, education, structural and functional of SHGs, decision making and economic activities. The study highlighted that SHGs have proved to bring change and development in the society and in particular have unlocked the door of opportunities to women. Women have gained self-confidence, realizing their worth and potentialities. Thus self help groups can be used as an effective mechanism by the government and other Non-government organizations to uplift women.

From the above studies it is conspicuous that they have highlighted on SHGs as the means and strategy that play significant role in empowering women particularly to the marginalized and poor women in rural areas of our country. Studies on SHGs and women empowerment are available across the country. But there are few studies as regards to

SHGs and women empowerment in the context of the tribal women in the North East region. In particular in the state of Meghalaya there are hardly any studies specifically on self help groups and women empowerment. Therefore, the present study will be the first of its kind in West Hills District of Meghalaya.

### **Statement of the Problem**

The importance of women participation including in the decision-making processes has been increasingly recognized all over the world. Meanwhile, research evidences show that women are still lacking behind, being discriminated and oppressed in one form or another way. However, women empowerment is an important way to achieve gender parity, justice and equality by and large.

In fact, Meghalaya state of India is no exception with regards to the discrimination of women in spite of being matrilineal society where women seem to enjoy a high social status in the society and play a significant role in the socio-economic matters. Nevertheless, the social structure reveals that political control is continuing to be with the men. Thus, the present institutional structures and systems are less favor to women opportunities. This penetrated to increasing discrimination against women. Therefore, it is important to address the issue on women empowerment in order to promote social justice in the society.

### **Objectives**

1. To profile the composition of women Self Help Groups
2. To understand the group dynamics of the women Self Help Groups
3. To assess the impact of SHGs on women's empowerment
4. To assess the dimensions of women empowerment among the members of Self Help Groups
5. To suggest policy measures for promoting women empowerment

### **Hypothesis**

The study attempts to test the hypothesis that 'Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment'.

### **Research Design**

The present study is descriptive in design. It is basically based on the primary data collected through quantitative and qualitative methods. The quantitative data was collected through administration of structured interview schedule and the qualitative data was collected through case studies and focus group discussion (FGD).



## **Sampling**

Multi-stage sampling procedure was utilized for the present study to select the sample. The population of the study included all the members of women self help groups in West Khasi Hills District, Meghalaya whereas the unit of the study comprised the individual members of the women self help groups in West Khasi Hills District, Meghalaya.

The sample was purposively chosen based on the duration of existence of the SHGs. Further, the multistage procedure was adopted to select the block, SHGs, and members from the said district as follows:

### *Selection of block*

For the present study, Nongstoin Community and Rural Development block of West Khasi Hills District, Meghalaya was selected out of the four blocks in the said district. This block was selected purposively based on the number of SHGs crossed the loan stage and repayment stage. In the selected block, SHGs was grouped into formation, loan and repayment stages.

### *Selection of women Self Help Groups*

The selection of the women SHGs was done by identifying all the women SHGs in Nongstoin block and then few representative SHGs were chosen based on performance indicators and year of existence i.e. those who were formed between 2007 and 2013.

### *Selection of the individual member of the women SHGs*

From those selected women SHGs between the year 2007 and 2013 of existence, 20 SHGs were further selected for choosing the unit of the study and then from these 20 SHGs 3 individuals each were selected randomly as respondents. Thus, the sample of the study included 60 individual members of women SHGs in Nongstoin block of West Khasi Hills District, Meghalaya. Besides, these 60 respondents 4 case studies and 1 FGD were included in the data collection.

## **Tools for Data Collection**

The quantitative data was collected through administration of structured interview schedule and qualitative information was collected through case studies and focus group discussion (FGD).

## **Data processing and Analysis**

The quantitative data was processed with Ms Excel and analyzed with the help of SPSS package. While the qualitative information for both the case studies and FGD was done through the thematic analysis.

## **Concepts and operational definitions**

The key words used in the study are mainly two viz. Self Help Group (SHG) and Women Empowerment. These key words are conceptually and operationally defined in order to understand in the context of the present study. Besides these two key words other sub key words such as group dynamics in SHGs and skills development are also briefly conceptualized and operationalized.

### *Self Help Groups (SHGs)*

Conceptually, Self help groups are defined as ‘small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility’. They are formed ‘voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community’ (Satpute, 2012).

Operationally, Self Help Groups refer to women SHGs in the rural areas of West Khasi Hills District, Meghalaya where they come together with common objectives of mutual help and support to better of their living condition socially, economically and politically.

### *Group dynamics in SHGs*

Conceptually, group dynamics is the interaction forces among group members in a social situation. It refers to the internal nature of the group-how they are formed, what are their structures and processes, how do they function and affect individual members, other groups and the organization (Vashisht et.al., 2008).

Therefore, the study understands group dynamics as involvement and participation of the members within the self-help group. This includes the mode of participation, group cohesion, decision making and training programmes.

### *Skills development in SHGs*

Conceptually, skill development is the capacity building in SHGs where the members are provided with training in order to develop and strengthen their skills and talents in carrying out the function of SHG in a fruitful manner. A capacity building is understood as the process of developing and strengthening the skills and abilities of an

individual or group. The SHG members are provided training related to group formation and introduction to linkage methods which includes basic literacy, book-keeping, group formation, group dynamics, group management and skill formation training to improve income-generating activities such as farming, craft or business, etc. (Swain & Varghese, 2009).

Operationally, skills development in the study refers to the impact of SHG on personal, social, economic and political skills development of the members once reregistered in SHG leading to women empowerment.

#### *Women empowerment*

*Women empowerment* refers to the process of providing power to woman to become free from the control of others, that is, to assume power to control her own life and to determine her own conditions. It is further be understood as the process of providing equal rights, opportunities, responsibilities and power position to women so that they are able to play a role on par with men in society. According to Nayar (1998) women empowerment is “An aid to help women to achieve equality with men or at least to reduce gender gap considerably” (p. 24). Sundaram (2012) stated that “The empowerment of women refers to providing the necessary rights and responsibilities to women in order to make them self-reliant” (p. 133).

Thus, the study refers *women empowerment* as the ability of women to participate and involve in the decisions making at the household level to determine one’s own conditions including personal, domestic, social, economic and political decisions making.

#### **Conclusion**

The present study has given an insight on the status of women self-help groups and their endeavors towards women empowerment in West Khasi Hills District, Meghalaya. Interestingly the study revealed that SHG in one way or another has an impact towards women empowerment extended to women SHG in the matrilineal society. In spite of the fact that few studies have shown that women in the matrilineal society are more independent compare to women from other parts of the country those who felt the need of empowerment. It was evident that the involvement in SHGs has increased the level of empowerment among the women in regards to the decision making at the household level in terms of personal, domestic, social and economic aspects; except in the political aspects where SHG has less impact as it was not been able to raise the political empowerment up to the expectation of the respondents. But overall SHG acts as a mechanism to realization on the concept of women empowerment that was never realized before joining SHG. The

respondents followed and accepted their position in the society and believed that it was destined for them to be in that way.

The study conformed to those previous studies referred by the researcher that SHGs enhance women empowerment. This was proved through the quantitative and the qualitative findings. The quantitative data showed positive correlations among the various variables such as demographic characteristics of the respondents, group dynamics in SHGs, skills development of the respondents and dimensions of women empowerment. Likewise, the qualitative information collected through case studies and focus group discussion (FGD) revealed that involvement in SHG resulted in empowering women. Therefore, this validated the formulated hypothesis that “Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment”.

Apart from all these, it is observed that the challenge remains for women SHGs as acknowledged by the respondents that their SHG activities are less successful as compared to other SHGs in other places particularly to those in the plain areas. It is also a big challenge for women SHGs and for women in general to get involved in the political matter at the village level in West Khasi Hills District particularly in the rural areas regardless of the social structure. This is because as far as the local governance system in the matrilineal society is concerned there is no reservation of seats for women as existing in the Panchayati Raj system in other places. Therefore, the researcher feels that the political system at the village level needs to be relooked where both men and women participate collaboratively in the political matters in order to overcome the lagging process of development. Besides this the issue on women empowerment needs to be tackled collectively and collaboratively which demands strong polity support and genuine efforts by NGOs and women’s groups promoting women empowerment. Hence, no deny that empowerment arise out of inner feelings. So, most importantly self-conscious or self awareness among the women who need to be empowered should be the first step towards empowerment. This is the fact that unless and until the self-awareness is present in the person who needs to empower other fellow those external factors will not have much impact on it. Thus in order to achieve women empowerment the women themselves should realize their potentialities and capability of change.

### **Suggestions for policy implication**

The present study on ‘Self Help Groups and Women Empowerment’ evokes few suggestions which could have policy implications on women empowerment in general and also for the better functioning of women SHGs in West Khasi Hills District:

*1. Self Help Groups Promoting Institutions (SHPIs):* It is important for the Self Help Groups Promoting Institutions (SHPIs) both the government and NGOs to continue to support and guide the members of women SHGs for their sustenance because most of the women SHGs in the area where the study was conducted are not well function and some of the SHGs are at the verge of defunct and few of the SHGs are already defunct. The study found that most of the women SHGs are consisted of women who are less educated and poor thus tremendously in-need of support and guidance from time to time. Therefore, the SHPIs are to provide proper channels so that once SHGs are formulated the assurance of continuation would help the poor and marginalized women to have better off in livelihood strategy through the SHG movement.

*2. Policy Makers:* It is suggested that the government needs to take more concrete steps and measures the factual performances and achievements in order to identify the need for and the kinds of investment including market channelization of the SHGs products so as to enhancing sustainability.

*3. Bank linkages:* From the present study it was found that most of the women SHGs have not access to loan directly from the banks and or financial institutions except for the revolving funds. This is due to the fact that most of the SHG members are not familiarized with the banking system resulting to not clearance of the revolving fund. Therefore, it is important for the banks to make an intervention on facilitating the proper usage of loan. In this regard, the women SHGs can improve their economic condition with the help of the banks.

*4. Capacity building for women SHGs:* Capacity building for women SHGs is an important aspect where women get exposure to improve their skills and talents. This can be gained out of organizing training programmes and mandatory attendance as per the specific need of the hour. Therefore all the women SHG members need to get training in various aspects related with the functioning of SHG.

*5. Social Work intervention:* Social workers have a very important role in promoting SHGs as a tool of women empowerment. It is a platform to intervene the policy makers so that the rural poor women would really benefitted out of the schemes that are meant for them. They also have a role to educate the women SHGs, generating public awareness on SHG and women empowerment through and also to the promotion of livelihood and economic empowerment.

*6. Participation at the village council level:* The aim of women empowerment the ability to make decision and involvement in the decision making process. The study reveals the

absence of women SHG involvement in the decision making at village council level which provides platform to recognize the works and functions of SHG and also exposure to access to different scheme. Besides increasing participation, the women members of SHG would take part in the development of the village.

7. *Economic activities:* For the Khasi women there is an ample opportunity to take part or carry out economic activities. Meanwhile, it is important for women SHG to have focus in selection of the economic or income generating activities. Several studies found that the reason of defunct of many of the women SHG includes the unclear thrust area of activity selection which is mainly due to maximization of activities thinking that it would have greater returns. Indeed, this requires dedication and patience of the members. Similarly, the respondents of the present study have reported that failure of economic activities of the women SHGs in the area could be one among the important performance of SHG. The inconsistency is due to the fact that they want to take up many activities but put less effort and dedication and they give up easily.

8. *Responsibility of the SHG members:* The responsibility of the member is very crucial for the better functioning of the SHG. The members should feel the sense of belongingness and dedicate in their participation for greater outcome. This is achieved through regular meetings, proper planning and training. The SHG members should be properly regularized within the framework.

## **Bibliography**

- Akhoury, R. (2012). The SHGs Model of Micro Finance and Policy Imperatives. In Shandilya, T. K., & Kumar, A. (Eds), *Micro finance and Rural development* (pp.37-58). New Delhi: Deep and Deep Publication Pvt.Ltd.
- Anila, A. A. ( 2012). A study on socio-economic condition of self help group members in Tirunelveli district, Tamil Nadu. *Zenith International Journal of business economics & management research* vol.2 issue 2, February 2012, issn 2249 8826.
- Barman, P., & Bhattacharjya, A. (2015). Role of SHGs in Rural Development of Assam- A Study of Some SHGs of Kamrup District of Assam. *International Journal of Humanities & Social Science Studies*, 1(4), 109-116. Retrieved from [https://www.ijhsss.com/files/Prateeksha-Barman\\_m2946sc0.pdf](https://www.ijhsss.com/files/Prateeksha-Barman_m2946sc0.pdf).
- Behera, S. N., & Mohanty, R. K. (2006). Self Help Groups (SHGs) and Empowerment of Tribal Women through Micro Credit. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.150-163). New Delhi: Anmol Publications Pvt. Ltd.

- Bhose, J. S.G.R. (2003). *NGOs and Rural Development: Theory and Practice*. New Delhi: Concept Publishing Company.
- Bhuyan, D. (2006). Empowerment of Indian Women: A Challenge for 21<sup>st</sup> Century. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment (pp.18-23)*. New Delhi: Discovery Publishing House.
- Bisoyee, T. K. (2006). Self Help Groups and Marine Fisher Women Development. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment (pp.56-72)*. New Delhi: Anmol Publications Pvt. Ltd.
- Cheema, H. S., Khanna, S. K., & Jha, S. (Eds). (2011). *Women Empowerment in 21<sup>st</sup> Century*. New Delhi: Himalayan Publishing House.
- Choudhury, R. B. (2008). Socio-Cultural and Economic problems of women in the North East: A Review on Different Studies. In L. S. Gassah, *Women Empowerment Movement in North-East India*. New Delhi: Omsons Publications.
- Das, E. K., & Baishya, D. (2015). Role of Self-Help Groups in Empowering Rural Women: A case study on selected SHGs in Rani Block of Kamrup District of Assam. *IOSR Journal of Economics and Finance*, 6(2), 27-31.doi: 10.9790/5933-06212731.
- Das, S. K. (2012). Best practices of self help groups and women empowerment: a case of Barak valley of Assam. *Far East Journal of Psychology and Business*, 7(2), 25-47. Retrieved from [www.indusedu.org/download.php?filename...pdf&new=2.pdf](http://www.indusedu.org/download.php?filename...pdf&new=2.pdf).
- Das, S. K. (2006). Women SHGs-A Boon to Rural Credit Delivery System. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment (pp. 82-87)*. New Delhi: Anmol Publications Pvt. Ltd.
- Dash, C. (2012). *Resource Mobilisation Through SHGs in Urban Villages*. New Delhi: Concept Publishing Company Pvt. Ltd.
- Drusti- Stree Adhyayan Prabodhan Kendra. (n.d.). *An evaluation of impact of SHG on the social empowerment of women in Maharashtra*. New Delhi: National Commission for Women. Retrieved from <http://ncw.nic.in/pdfreports/shg-maharashtra.pdf>.
- Gary. T. (2011). *How to do your Case Study: A guide for students and researchers*. New Delhi: SAGE publication Ltd.
- Gaur, B. (2006). Globalisation and Its Impact on Women Empowerment. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment (pp. 36-39)* . New Delhi: Discovery Publishing House.
- Gittel, R., & Vidal, A. (1998). *Community organizing: Building Social Capital as a Development Strategy*. New Delhi: SAGE Publications.
- Goel, A. (2009). *Women Empowerment: Myth or Reality*. New Delhi: Deep & Deep Publications Pvt.Ltd.

- Government of India under the Ministry of Rural Development (n.d.). Retrieved from <http://rural.nic.in/sites/downloads/programmes-schemes/prog-schemes-sgsy.pdf>.
- Government of Meghalaya. (2009). *Meghalaya human development report 2008*. Retrieved from [www.in.undp.org/.../human\\_development\\_report\\_meghalaya\\_2008\\_full\\_report.pdf](http://www.in.undp.org/.../human_development_report_meghalaya_2008_full_report.pdf)
- ICAR. (2015). *West Khasi Hills District Inventory of Agriculture 2015*. Retrieved from [http://www.icarzc3.gov.in/Dist\\_Agri\\_Inventory/West%20Khasi%20hills.pdf](http://www.icarzc3.gov.in/Dist_Agri_Inventory/West%20Khasi%20hills.pdf)
- IFAD. (2006). History and spread of self help affinity group movement in India. Retrieved from <https://www.ifad.org/documents/10180/35979b08-2323-487c-a6b6-320a3ddee34c>.
- Jha, M. K. (2012). *Microfinance and Rural Development: Role of Self-Help Groups*. New Delhi: Concept Publishing Company Pvt.Ltd.
- Joshi, H., G. (2004). *Meghalaya: Past and Present*. New Delhi: Mittal Publications.
- Khonglah, C. (Ed.). (2008). *Women in North-East India: An Annotated Bibliography*. New Delhi: Akansha Publishing house.
- Lalrinliana, J., & Kanagaraj, E. (2008). SHGs and Tribal Development in Mizoram. In S. B. Verma, M. K. Sharma & N. K. Sharma (Eds.), *Better Quality of Rural Life: North East Region, Tribal, Dalits Areas*, Volume II (pp.390-412). New Delhi: Sarup & Sons.
- Megh Self Help (n.d.). *Quarterly Newsletter on SHG movement in Meghalaya, vol 1, issue I*. Retrieved from <http://www.archive.india.gov.in/allimpfrms/alldocs/9792.pdf>.
- Megh Self Help. (n.d.). *Quarterly Newsletter on SHG movement in Meghalaya, vol 1, issue II*. Retrieved from <http://www.archive.india.gov.in/allimpfrms/alldocs/9792.pdf>.
- Mekkade, R., V. (2009). *Rural development through social capital formation: The case of women self help groups in Kerala*. Retrieved from <http://hdl.handle.net/10603/22493>.
- Merinews. (2008). *Self Help Groups for women in Meghalaya*. Retrieved from <http://www.merinews.com/article/self-help-groups-for-women-in-meghalaya/135800.shtml>.
- Mishra, B. (2006). Women Self Help Groups in Orissa. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.48-55). New Delhi: Anmol Publications Pvt. Ltd.
- Mohanty, B.K. (2006). Women in SHGs: Issues and Evidence. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp. 1-12). New Delhi: Anmol Publications Pvt. Ltd.



- Mukherjee, N. (2009). *Speaking to Power 27 Voice Tools: Building Bridges for Participatory Learning, Action and Policy Making*. New Delhi: Concept Publishing Company.
- Muni, N. (2006). Women Empowerment: Dynamics and Dimensions. In Panigrahy, R. L., & Bhuyan, D., *Women Empowerment* (pp.36-39). New Delhi: Discovery Publishing House.
- Narayanaswamy, B., Samanta, R. K., & Gowda, N. K. (2007). *Self Help Groups: Key to Empowerment of Rural Women*. Delhi: The women Press.
- Nayar, P. K. B. (1998). Empowerment of Women: Its overall perspectives. In Shanthi, K. (Ed.), *Empowerment of Women* (pp.24-35). New Delhi: Anmol Publications Pvt. Ltd.
- Nongstoin community block. (n.d.). Retrieved from <http://indikosh.com/subd/291865/nongstoin>.
- Office of the State Coordinator for Self Help Groups in Meghalaya. (n.d.). Retrieved from <http://megselfhelp.gov.in/microcreditstatus.htm>.
- Panda, G. C. (2006). Empowerment of Tribal Women through Self-Help Groups. In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp. 94-107). New Delhi: Anmol Publications Pvt. Ltd.
- Payne, M. (1991). *Modern Social Work Theory*. New York: Palgrave.
- Pasayat, C. (2006). Self Help Groups and Women Empowerment . In Sahoo, R. K., & Tripathy, S. N. (Eds.), *Self-Help Groups and Women Empowerment* (pp.187-201). New Delhi: Anmol Publications Pvt. Ltd.
- Pillai, T. J. (2015). Self-Help Groups and Women Empowerment (an Empirical Study Done for Mulshi Taluka in Pune District of Maharashtra). *Indian Journal of Applied Research*, 5(3), 224-228. Retrieved from [https://www.worldwidejournals.com/ijar/file.php?val=March\\_2015](https://www.worldwidejournals.com/ijar/file.php?val=March_2015).
- Prakash, M. (2011). *A study of women empowerment through self help group's activities in Salem district, Tamil Nadu*. Retrieved from <http://hdl.handle.net/10603/17919>.
- Ramanaiah, T.B.B.S. V & Kiran, U.K.T (2007). Women Empowerment: Issues and Concerns. In Raju, M. L. (Ed), *Women Empowerment: Challenges and Strategies*(pp. 21-28). New Delhi: Regal Publications.
- Ramchandran, S., Sasikumar, S., & Kanagaraj, E. (2009). Social Mobilisation and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District of Tamil Nadu. In K. K. Bagchi (Ed.), *Social Mobilization and Women Empowerment: Dynamics and Impact of Self Help Groups in Thirunelveli District Tamil Nadu* (pp.366-380). Abhijeet Publications.
- Rao. C. N. S. (2012). *Sociology: Principles of Sociology with an Introduction to Sociological Thought*. New Delhi: S.Chand & Company Pvt. Ltd.

- Rao, C. N. S. (2013). *Sociology of Indian Society*: New Delhi: S.Chand & Company Pvt. Ltd.
- Reddy, K. R., & Reddy, C. S. (2012). *Self Help Group in India: A study on Quality and Sustainability*.Hyderabad: Enable Publication.
- Sadan, E. (n.d.). *Empowerment and Community Planning*. Retrieved from [http://www.mpow.org/elisheva\\_sadan\\_empowerment.pdf](http://www.mpow.org/elisheva_sadan_empowerment.pdf).
- Sahoo, R. K., & Tripathy, S. N. (Eds.). (2006). *Self-Help Groups and Women Empowerment*. New Delhi: Anmol Publications Pvt. Ltd.
- Samal, S. (2015). Self-Help groups and women empowerment: Problems and prospects. *International Journal of Applied Research*, 1(13), 235–239. Retrieved from <http://www.allresearchjournal.com/archives/2015/vol1issue13/PartD/1-13-54.pdf>.
- Satpute, R., C. (2012). *Micro-Finance: a critical study of need, practices and future trends with special reference to self help groups of Amravati district*. Retrieve from <http://hdl.handle.net/10603/5387>.
- Savings of Self Help Groups (SHGs) of North Eastern Region with Banks as on 31-03-2015. (2016). Retrieved from <https://community.data.gov.in/savings-of-self-help-groups-shgs-of-north-eastern-reg>.
- Shandilya, T. K. (2012). Micro Finance and Rural Development of India. In Shandilya, T. K., & Kumar, A. (Eds), *Micro finance and Rural development* (pp.1-20). New Delhi: Deep and Deep Publication Pvt.Ltd.
- Singh, E. N., & Zote, S. (2012). Women Empowerment through MNREGS: A North East India Perspective (pp. 63-80). In Sinha, H., & Zorema, J. (Eds.), *Empowerment of Women in North East India: Socio-Economic Perspectives* (pp.63-80). New Delhi: Concept Publishing Company Pvt.Ltd.
- Singh, K. (2009). *Rural Development, Principles, Policies and Management*. New Delhi: Sage Publications India Pvt. Ltd.
- Sinha, H., & Zorema, J. (Eds.). (2012). *Empowerment of Women in North East India: Socio-Economic Perspectives*. New Delhi: Concept Publishing Company Pvt.Ltd.
- Shaw, S. (2012). *A study of self help group and micro finance for women empowerment*. Retrieved from <http://hdl.handle.net/10603/44576>.
- Sundaram, A. (2012). Socio-economic Empowerment of Women: A Study with Special Reference to Mizoram. In Sinha, H., & Zorema, J. (Eds.), *Empowerment of Women in North East India: Socio-Economic Perspectives* (pp.133-158). New Delhi: Concept Publishing Company Pvt.Ltd.
- Swain, R. B., & Varghese, A. (2009). *The Impact of Skill Development and Human Capital Training on Self Help Groups*. Retrieved from <http://www.diva-portal.org/smash/get/diva2:225797/FULLTEXT01.pdf>.

Thangamani, S., & Muthuselvi, S. (2013). A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District. *IOSR Journal of Business and Management* 8(6), 17-24. Retrieved from <http://iosrjournals.org/iosr-jbm/papers/Vol8-issue6/C0861724.pdf?id=5166>.

The official web portal of Government of Meghalaya. (n.d.). Retrieved from <http://meghalaya.gov.in/megportal/stateprofile>.

Townsend, J., Zapata, E., Rowlands, J., Alberti, P., & Mercado, M. (1999). *Women and Power: Fighting Patriarchies and Poverty*. New York: Zed Books.

USAID. (2008). *Guide to focus group discussions*. Retrieved from [https://www.microlinks.org/.../ML6294\\_mr\\_138\\_guide\\_to\\_focus\\_group\\_discussions](https://www.microlinks.org/.../ML6294_mr_138_guide_to_focus_group_discussions)

Varghese, M. (2012). *Women empowerment through Kudumbashree: A study in Ernakulam District*. Retrieved from <http://hdl.handle.net/10603/25984>.