

**MIZORAM UNIVERSITY**

**MARCH, 2020**

**CERTIFICATE**

This is to certify that the thesis “**Social Mobilization and Empowerment of Rural Women in West Khasi Hills District, Meghalaya**” submitted by Elpius Lyngkhoi for the award of the degree of Doctor 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.

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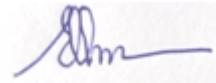
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**DECLARATION**

I, Elpius Lyngkhoi, hereby declare that the subject matter of this thesis is the record of work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to 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.

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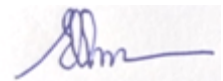
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## LIST OF ABBREVIATIONS

APL	: Above Poverty Line
ARDC	: Agricultural Refinance Development Corporation
ASHA	: Accredited Social Health Activist
AW	: Active women
BDO	: Block Development Officer
BPL	: Below Poverty Line
CBO	: Community Based Organization
CEDAW	: Convention on the Elimination of all forms of Discrimination against Women
CGPP	: CORE Group Polio Project
CRP	: Community Resource Person
CSWB	: Central Social Welfare Board
CSWI	: Committee on the Status of Women in India
CV	: Community Volunteer
DAY	: Deendayal Antyodaya Yojana
ECRP	: External Community Resource Person
FAO	: Food and Agriculture Organization
FGD	: Focus Group Discussion
ICAR	: Indian Council of Agricultural Research
IEC	: Information Education and Communication
IFAD	: International Fund for Agricultural Development
IGAs	: Income Generating Activities
ICRP	: Internal Community Resource Person
IRD	: Integrated Rural Development
IWDP	: Integrated Wastelands Development Programme
IWEP	: Integrated Women's Empowerment Programme
GoI	: Government of India
GoM	: Government of Meghalaya
IGA	: Income Generating Activity
MDGs	: Millennium Development Goals
MGNREGS	: Mahatma Gandhi National Rural Employment Scheme
MSMEs	: Micro Small and Medium Enterprises

MYRADA	: Mysore Resettlement and Development Agency
NABARD	: National Bank for Agricultural and Rural Development
NCMP	: National Common Minimum Programme
NCW	: National Commission for Women
NCA	: National Commission Act
NEICORD	: North East India Committee on Relief and Development
NERCORMP	: North Eastern Region Community Resource Management Project
NGOs	: Non-Governmental Organization
NITI	: National Institution for Transforming India
NPAEW	: National Plan of Action for Empowerment of Women
NPEW	: National Policy for the Empowerment of Women
NRLM	: National Rural Livelihood Mission
NSSS	: Nongstoin Social Service Society
ODK	: Open Data Kit
PG	: Post Graduate
PRADAN	: Professional Assistance for Development Action
PRA	: Participatory Rural Appraisal
PRI	: Panchayati Raj Institution
RBI	: Reserve Bank of India
RF	: Revolving Fund
RRBs	: Regional Rural Banks
RUPES	: Rewarding Upland Poor for Environmental Services
SDGs	: Sustainable Development Goals
SGSY	: Swarnajayanthi Grameen Swarozgar Yojana
SHG	: Self Help Group
SHPI	: Self Help Group Promoting Institution
SPSS	: Statistic Packages for Social Sciences
STEP	: Training-cum-Employment Programme for Women
UN	: United Nation
UNDP	: United Nations Development Programme
UNICEF	: United Nations Children's Fund
USAID	: United States Agency for International Development
VOICE	: Voluntary Operation in Community & Environment
WCP	: Women's Component Plan

WHO : World Health Organization

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**“SOCIAL MOBILIZATION AND EMPOWERMENT OF RURAL WOMEN IN  
WEST KHASI HILLS DISTRICT, MEGHALAYA”**

**INTERVIEW SCHEDULE**

*(Confidential and research purpose only)*

<b>Research Scholar</b>	<b>Research Supervisor</b>
Elpius Lyngkhoi Ph.D scholar Department of Social Work Mizoram University Aizawl-796004, Mizoram	Dr. H. Elizabeth Assistant Professor Department of Social work Mizoram University Aizawl-796004, Mizoram

**1. Demographic and Socio-Economic Profile of the Respondents**

<b>Sl.no</b>	<b>Characteristics</b>	<b>Response</b>
1.	Name of the respondents	:
2.	Age	:
3.	Marital status:	:
		a) Married <input type="checkbox"/> b) Unmarried <input type="checkbox"/> c) Widow <input type="checkbox"/> d) Divorced <input type="checkbox"/> e) Remarried <input type="checkbox"/>
4.	Educational qualification	:
		a) Illiterate <input type="checkbox"/> b) Primary school c) Up to middle school <input type="checkbox"/> d) Up to high school <input type="checkbox"/> e) Up to higher secondary school <input type="checkbox"/> f) Degree courses <input type="checkbox"/> g) PG and above <input type="checkbox"/> h) Other s , please specify (technical course ) <input type="checkbox"/>
5.	Primary Occupation	:
6.	Economic status	:
		a) BPL <input type="checkbox"/> b) APL <input type="checkbox"/> c) AAY <input type="checkbox"/> d) Other <input type="checkbox"/>
7.	Name of the SHG	:
8.	SHPI ( SHG affiliation)	:
9.	Name of the Village:	:
10.	Name of the Block	:
		a)Nongstoin <input type="checkbox"/> b) Mawthadrishan <input type="checkbox"/> c) Mairang <input type="checkbox"/> d) Mawshynrut <input type="checkbox"/>
11.	Year of registration of the SHG	:
12.	Duration of membership in SHG	:
13.	Stage of the SHG	:
		a)Foramation <input type="checkbox"/> b)Loan <input type="checkbox"/> c)Repayment <input type="checkbox"/>
14.	Present position hold in the SHG	:
		a)President <input type="checkbox"/> b) Secretary <input type="checkbox"/> c) Finance secretary <input type="checkbox"/> d) Member <input type="checkbox"/>
15.	Ongoing individual income generating activities	:

**2. Motivating Factors to Join SHGs:**

- i. Who suggested you to join the SHG?
  
- ii. What are your reasons for joining SHG?

### 3. Functions of SHG:

i. *Please rate your perception on the functioning of SHGs.*

Sl. no	Opinion	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Improvement on economic condition	5	4	3	2	1
2.	Confidence building	5	4	3	2	1
3.	Self- realization	5	4	3	2	1
4.	Needs identification	5	4	3	2	1
5.	Promotes a sense of oneness and unity	5	4	3	2	1
6.	Awareness and sensitization on rights	5	4	3	2	1
7.	Improvement of social status	5	4	3	2	1
8.	Focuses on development programmes	5	4	3	2	1
9.	Easy access to loans without delay	5	4	3	2	1
10.	Provides financial literacy and saving habits	5	4	3	2	1

### 4. Participation in SHG:

i. *Participation –Please rate your performance in SHG.*

Sl. no	Modes of participation	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.	Documentations				
7.	Repaying the loan	3	2	1	0

ii. **Perceptions on the Group Cohesion**

*Please rate the following:*

Sl.no	Cohesion	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1.	Members feel united within the group	5	4	3	2	1
2.	Members have a feeling of belongingness	5	4	3	2	1
3.	Ready to provides mutual support	5	4	3	2	1
4.	Belief in collective efforts to achieve common goals of SHG	5	4	3	2	1
5.	Members share and exchange knowledge, skills and practices	5	4	3	2	1
6.	Members are having similar commitment to achieve the common goals	5	4	3	2	1

iii. **Decision Making in the Group:**

*Please rate the following on the decision making in your group.*

Sl.no	Decision making in the group	Always	Mostly	Sometimes	Never
1.	Democratic decisions making by the group	3	2	1	0
2.	Decisions making by the group leaders	3	2	1	0
3.	Decisions making through majority consensus	3	2	1	0
4.	Decisions making by the SHG facilitators	3	2	1	0
5.	Decisions making by individual on behalf of the group	3	2	1	0
6.	Any other, Please specify	3	2	1	0

iv. **Training:**

- Have you attended any training programme? Yes/No
- If yes how many times?
- Please mention the types of Training and Capacity Building Attended by You.

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

5. **Participation in SHGs and Empowerment:**

i. **Skills Enhancement:**

*Please rate your skills enhancement through the participation in SHG.*

Sl.no	Indicators	Highly enhanced	Moderately enhanced	Slightly enhanced	Same
1.	Relationships Skill	3	2	1	0
2.	Decision Making Skill	3	2	1	0
3.	Managerial Skill	3	2	1	0
4.	Leadership Skill	3	2	1	0
5.	Interpersonal Communication Skill	3	2	1	0
6.	Public Speaking Skill	3	2	1	0

ii. **Knowledge Enhancement:**

*Please rate your knowledge enhancement through the participation in SHG.*

Sl.no	Indicators	Highly enhanced	Moderately enhanced	Slightly enhanced	Same
1.	Awareness on SHG approach	3	2	1	0
2.	Health and family welfare	3	2	1	0
3.	Basic education	3	2	1	0
4.	Banking system	3	2	1	0
5.	Political issues	3	2	1	0
6.	Development programmes	3	2	1	0

**iii. Decision Making:**

*Please rate your improvement in the decision making at household level after joining SHG.*

Sl.no	Decisions	Highly increased	Moderately increased	Slightly Increased	Same
<b>1</b>	<b>Personal</b>				
	Selection of dress and cloths	3	2	1	0
	Selection of jewels and ornaments	3	2	1	0
	Choice of occupation and employment	3	2	1	0
	Leisure activities	3	2	1	0
	Seeking medical care and treatment	3	2	1	0
	Capacity building	3	2	1	0
	Exposure to IEC, media & technology	3	2	1	0
<b>2</b>	<b>Domestic</b>				
	House maintenance	3	2	1	0
	Management of household articles	3	2	1	0
	Selection of schools for children	3	2	1	0
	Suggesting career for children	3	2	1	0
	Organizing family recreation	3	2	1	0
	Choice of dishes made at home	3	2	1	0
	Management of family property	3	2	1	0
<b>3</b>	<b>Social</b>				
	Attending social and religious functions	3	2	1	0
	Participation at the community activities	3	2	1	0
	Visiting relatives	3	2	1	0
	Visiting other villages/towns-mobility	3	2	1	0
	Fighting for women's issues	3	2	1	0
	Resource mobilization	3	2	1	0
	Seeking legal assistance	3	2	1	0
<b>4</b>	<b>Economic</b>				
	Spending one's own earnings	3	2	1	0
	Investment or saving	3	2	1	0
	Lending / Borrowing loans	3	2	1	0
	Buying & Selling of goods/agricultural produces	3	2	1	0
	Entrepreneurship activities	3	2	1	0
	Opening personal bank account	3	2	1	0
	Budgeting for family expenses	3	2	1	0
<b>5</b>	<b>Political</b>				
	Participation in political activities	3	2	1	0
	Contesting election at the local body	3	2	1	0
	Vote casting in the election	3	2	1	0
	Electing a candidate of one's own choice	3	2	1	0
	Involvement in local political association	3	2	1	0
	Participation in the development programme	3	2	1	0

6. What are the barriers and difficulties you come across in the participation in SHG?
7. What are the constraints to Women Empowerment?
8. What you would like to suggest for the function of the SHGs and attainment of Women Empowerment?

## BIO-DATA

Name: ELPIUS LYNGKHOI

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### **Educational Qualification:**

Sl.No	Examination passed	University/Institution	Year	%
1	BA (English)	North Bengal University	2007	48
2	B.Ed	NEHU	2009	67
3	MSW (Community Development)	Assam Don Bosco University	2014	79
4	NET	UGC	2014	JRF
5	M.Phil	Mizoram University	2017	81
6	Ph.D	Mizoram University		

## PARTICULARS OF THE CANDIDATE

NAME OF THE CANDIDATE : Elpius Lyngkhoi

DEGREE : Doctor of Philosophy

DEPARTMENT : Social Work

TITLE OF THESIS : Social Mobilization and Empowerment  
of Rural Women in West Khasi Hills  
District, Meghalaya

DATE OF ADMISSION : 26.07. 2017

APPROVAL OF RESEARCH PROPOSAL

1. DRC : 13. 10. 2017
2. BOS : 24.10. 2017
3. SCHOOL BOARD : 31.10. 2017
4. MZU REGISTRATION NO. : 1506537
5. Ph.D REGISTRATION NO.& DATE : MZU/Ph.D./1079 of 31.10.2017
6. EXTENSION (IF ANY) : Nil

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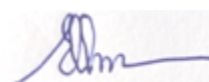


### RESEARCH PUBLICATION

Sl.No	Topic	Journal	Year of Publication
1	Dynamics in Women Self Help Groups for Livelihood Promotion	International Journal of Research and Analytical Reviews (IJRAR) E-ISSN 2348, P-ISSN 2349-5138	2019
2	Self Help Groups and Skills Development of Rural Women in Meghalaya	Advances in Economics and Business Management (AEBM) p-ISSN: 2394-1545, e-ISSN: 2396-1553.	2019
3	Social mobilization and Sustainable livelihood: a case of the self help groups in North East, India.	International Research Journal of Social Sciences ISSN 2319-3565	2020

### CONFERENCE/SEMINAR PRESENTATION

Name of the Conference	Organizer	Title of paper presented	Date
International Conference on Natural Resources Management for Sustainable Development and Rural Livelihoods.	Department of Geography and Resource Management, Mizoram University.	Sustainable Livelihood Promotion of Rural Women In Meghalaya: A case study.	26 <sup>th</sup> -28 <sup>th</sup> Oct, 2017
National Seminar on Social Work and Rural Development in North-East India.	Department of Social Work, Mizoram University.	Women Self Help Groups in West Khasi Hills District, Meghalaya	22 <sup>nd</sup> & 23 <sup>rd</sup> March, 2018
National Seminar on Social Work and Rural Development in North-East India.	Department of Social Work, Mizoram University	Rural Development in Meghalaya at a glance.	22 <sup>nd</sup> & 23 <sup>rd</sup> March, 2018
5 <sup>th</sup> International Young Scientist Congress (IYSC-2019).	International Science Community Association in collaboration with Mid-Western University, Surkhet, Nepal.	Social Mobilization and Sustainable Livelihood: A Case of Self Help Groups in North East India.	8 <sup>th</sup> & 9 <sup>th</sup> May, 2019
International Conference on Recent Trend and Practices in Science, Technology, Management and Humanities for Sustainable Rural Development (STMH-2019).	Department of Rural Development, University of Science and Technology, Meghalaya.	Self Help Groups and Skills Development of Rural Women in Meghalaya.	6 <sup>th</sup> & 7 <sup>th</sup> Sept, 2019



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## **CHAPTER I**

### **INTRODUCTION**

The study attempts to probe into the role of social mobilization through Self Help Groups (SHGs) in empowering rural women in West Khasi Hills District, Meghalaya. Hence, the empowerment of rural women in the present study is assessed through the participation of women in Self Help Groups.

Contemporarily ‘empowerment’ is emphasized in terms of uplifting the status of the marginalized sections in the society in general and of women in particular. Henceforth, ‘women empowerment’ is a commonly used term and it is as well a ‘mechanism’ for enabling women to realize their abilities and potentialities and enjoying equal opportunities to participate in every field and to contribute to the welfare of the society by and large. Women have a vital role to play in the process of bringing change and development in the society as they constituted for nearly half (49.6%) of the world’s population (UN, 2015) and as Singh (2009) augments that the success of any developmental projects or programs that lead to sustainable development is largely depending on the extent that both men and women participate in “project design, planning, implementation and monitoring” (p.150). This augments that women’s participation plays a significant role in contributing to development in society and also leading to empowerment. Therefore, recognizing this fact many multi- initiatives have been introduced at the international, national, and regional levels by governments and non-government institutions aiming to empower women to gain confidence and be part of any decision making process in the society. Once empowerment, women can improve their living conditions and participate effectively in the development process because development takes place in an effective way where both men and women collaboratively put their ideas and efforts together. Therefore, women's participation would channelize them to sustainable development.

#### **1.1. Women Empowerment**

The word ‘empowerment’ is used in many different contexts and in different ways by many organizations. The term can be traced back to the 1960s with the Afro-American movement and in Paolo Firere’s theory on the development of ‘critical conscience’. However, the actual term ‘empowerment’ was first commonly used with the influence of the women’s movement particularly within the discourse of feminism related to the field of education and the role of individuals in politics (Kakati, 2013).

The term women empowerment denotes on women's control over their own lives, bodies and environment. It is often emphasized on decision making, economic self-reliance, legal rights to equal treatment, inheritance and protection against all forms of discrimination and the elimination of barriers to access to resources like education and information. In the context of India, the representation of women in the Panchayati Raj Institutions (PRI) is seen as the most effective instrument towards women's empowerment (Kumar, 2008). Empowerment of women fundamentally brings a paradigm shift from unjust to just society forwarding the challenge towards the social, economic and political discrepancies and distortions. Thus the term has come to be associated with women's struggle for social justice and equality. Nevertheless, the word empowerment is all about power and about drawing the balance of power that includes activities related to various factors such as physical, socio-economic, political, mental, psychological, attitudinal and so on. Thus women empowerment could be ascribed as a process where women are able to obtain control over the existing resources. Besides this, it connotes to the method of being simply empowering themselves in enhancing a self-image and self-confidence (Nelasco, 2010).

When we look at the status of women worldwide it is observed that it has improved over the years and women empowerment is recognized globally as a key factor to achieve progress in socio-economic and political spheres. In fact, the socio-economic progress of any nation can be best accessed by the status and position that is bestowed on to the women. Therefore, the need to furtherance women empowerment is becoming a global concern. This is witnessed through the international initiatives to uplift the status of women in the past for instance; the year 1975 was declared as 'Women's Year' and also the period 1976-85 as the 'International Decade of Women' (Nirmala & Birundha, 2005). Besides these, the United Nations (UN) as an International body strategies women empowerment through various means and methods in the form of conferences, conventions, summits, etc. The other international instruments include Universal Declaration of Human Rights - 1948, the Convention on the Political Rights of Women - 1953, the Convention on the Elimination of all forms of Discrimination against Women (CEDAW)-1979, the Millennium Development Goals (MDGs) -2000, the Sustainable Development Goals (SDGs)-2015, etc (Sinha & Zorema, 2012).

The contemporary Indian scenario presents the effort on the upliftment of women that could be traced from the contributions of Rajaram Mohan Roy, Vivekananda, Swami Dayananda Saraswati, Ishwar Chandra Vidyasagar, Mahatma Gandhi, Dr Ambedkar and many more others who have toiled hard to uplift the status of women in India through the social reformation ( Singh & Gupta, 2013). In line with this, after independence, the government of India has taken the effort to promote women's welfare and development through the Five Year Plans by the Planning Commission of India. It is witnessed that from the first five-year plan to the twelfth five-year plan the effort related to women's welfare, empowerment and development in India has been made.

The First Five Year Plan (1951-56) emphasized on the welfare of women and the Central Social Welfare Board (CSWB) was set up in 1953. The Second Five Year Plan (1956-1961) organized women into Mahila Mandals fostering women development starting at the grass-root level. The Third Five Year Plan (1961-66) focuses on the education of women and other related aspects like maternal health, child welfare, nutrition and family planning. The Fourth Five Year Plan (1969-74) laid emphasis on women's education where the CSWB adopted two nationwide extensive programmes viz. education for adult women and socio-economic programmes. However, the paradigm has been shifted since the Fifth Five Year Plan (1974-79) from 'women welfare' to 'women development'. During this plan, the report of the Committee on the Status of Women in India (CSWI) "Towards Equality" was submitted as it coincided with the Women's International Decade. The Sixth Five Year Plan (1980-85) emphasizes on health, employment and education of women. The Seventh Five Year Plan (1985-90) turns to the social and economic development of women where Support to Training-cum-Employment Programme for Women (STEP) was launched in 1987 to strengthen skills among women. The Eighth Five Year Plan (1992-97) marked a shift from women development to women empowerment through the schemes to ensure the benefit of development sectors to women. The Ninth Five Year Plan (1997-2002) widens the perspective and focused on the supportive environment to enhance women's participation in all the fields. The plan stressed upon an attempt to bring women's issues within the policy sphere. The Tenth Five Year Plan (2002-07) provided women with such programmes as Indira Mahila Yojna where women were organized into Self Help Group, the National Common Minimum Programme (NCMP) and the Women's Component

Plan (WCP). While the Eleventh Five Year Plan (2007-2012) focused on gender empowerment and equality. Lastly the Twelfth Five Year Plan (2012-17) focused on women's participation. The Five Year Plan was the last five-year plan under the Planning Commission after the launching of the NITI Aayog by the government of India in 2015. Therefore, the government of India throughout the entire five-year plan, it gives attention and priority for the welfare, development and empowerment of women (Kaur, 2018).

Further, besides the Five Year Plans, other policies and programs set up by the government-oriented towards women empowerment in the country included the National Commission for Women (NCW) in 1990 by an Act of parliament to protect the rights of the women. In 1993 through the 73rd and 74th amendments, the reservation of seats for women in the local bodies of panchayats and municipalities was held. In 2001 the National Policy for the Empowerment of Women (NPEW) was implemented (Agrawal & Gupta, 2008). Thus all these emphasize the ensuring of women about their rightful place in society by empowering them.

In spite of the various efforts and initiatives on women empowerment, it is observed that there is still a long way to make every Indian woman be free from the clutch of oppression and discrimination. Sinha & Zorema (2012) augment that the dilemma for Indian women in this present scenario lies in the fact that despite the liberal provisions of the constitution and various laws yet serious inequalities remain. It is often assumed that women in North East India attain higher position than women elsewhere in the country due to the fact that they 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. In addition, women in the region are socially respected and visibly do take part in economic matters (Choudhury, 2008). On the other hand, women from North East India are not scot-free from oppression and discrimination. They do face 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 social problems that pertain to the region like, unrest violence, armed conflict, ethnic conflict, insurgency, etc. are very obvious that women and children are always the victims to be affected in the society (Khonglah, 2008).

The status of women in the Meghalaya state presents a better picture as compared to other states of northeast India. Meghalaya follows a matrilineal system like in other parts of India such as some of the tribes in Kerala states like the Nairs and Ezhavas and in the state of Karnataka like the Bunt and Billava (Holidify, n.d.). Matrilineal society has a unique feature, where the descent is traced from women, and women enjoy the tradition of inheriting property. Women in Meghalaya have more social and economic freedom as compared to their counterparts in the country (Joshi, 2004). However, women are not exempted from issues related to discrimination of women in society. Some of the issues and challenges faced by women are poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence, and divorce (G.o.M, 2009).

Few studies on the status of women in Meghalaya particularly to women belonging to Khasi community highlighted that women do enjoy a certain amount of freedom in socio-economic spheres but their political participation is limited. Koilpillai and Tripathi (2014) in their study on 'Social status and role of women among the Khasi Tribe of Meghalaya' evident that in spite of the assumed high status of Khasi women the reality presents that their position in the social structure is comparatively low particularly the Khasi women participation in the decision making is limited and finally the male members of the household are the prime decision-makers. Besides this, the religious and political participation of Khasi women especially from the rural area was also found to be limited. These could be seen from the religious functions, rituals, and rites and in the political institutions where all the office bearers are men members. The study concluded that in the structure of the village Khasi women still occupy the position of subordination to men. Similarly, Nongsiej (2018) in her study on 'Women and Political Participation in Meghalaya' specifically highlights the political participation of women in Meghalaya. The author documented that women from Meghalaya are poorly represented in the political affairs in the state and went at-length that women continue to suffer discrimination in politics, non-involvement in decision making, and lower social status as compared to that of the men. Thus the study suggests that equal participation in decision making, policymaking, planning and administration is important to ensure gender equality in the development process. Further, women should be enlightened on the importance of involvement and participation in the political sphere in order to promote peace and development.

Therefore, studies show that women in India are not exception from facing problems in one way or the other regardless of their community or societal structures where they belong to. This connotes that women empowerment is not an option for development but it is a necessity. Nevertheless, women empowerment particularly for the women belonging to rural areas is important so as to make them raise their self-esteem, self-reliance, confidence, economic independence, freedom in decision making, etc.

## **1.2. Empowerment of Rural Women**

Women belonging to rural areas make a significant contribution to the economy of the country. They play a great role in the rural economy which ranges from cultivations, paid or unpaid workers, employer or employee, wage laborers, and to that of executives and bureaucrats, etc. However, they are still facing more problems than their male counterparts such as in terms of landholding, property ownership, credit, wage discrimination, social security, and social protection. These are determining factors that limited their capacity to contribute more to the economy of a nation. Meanwhile, it is important to consider the feminism campaigns suggesting equality, rights, and gender justice. So, empowering women is necessary in order to enable them to participate fully in the decision making at the household level and community and later translated into improving livelihood thereby reducing poverty. Thus, when rural women have equal access to those of men in terms of assets, resources, and economic opportunities they would become a key driving force to poverty eradication in rural areas (FAO, 2014).

There are many factors that affect the living condition of rural women such as illiteracy, lack of economic independence, inadequate primary health services, unfavorable and harmful cultural practices, etc. Therefore, it is imperative that empowerment for rural women should focus primarily on education, economic independence, health body, position, and status in decision-making bodies, etc. Empowerment will bring a change and development in the lives of the rural poor women in particular for a country like India where the majority of illiterate population is constituted by rural women (Agarwal and Gupta, 2008). The rural women need greater attention as they show fare poorly on human development indicators as compared to urban women due to the fact that rural women encounter the challenges of increasing female literacy, better health care, and health care systems and better quality of life. In spite of the efforts of civil society organizations

using transformative approaches and participatory development, it is found to be insufficient to address the magnitude and dimensions of the problem. Thus, it is seen that rural women need greater social mobilization and awareness from various agencies or organizations not just through the women's movement (Kalpagam & Arunachalam, 2008).

The effort to enhance empowerment to rural women is gaining momentum in these present days where numbers of programs are taken up by the governmental and non-governmental organizations (NGOs) attempting to resurgent the status of rural women to make them withstand by today's modern society and nation. One of the ways or means to help women improve their socio-economic is through Self Help Groups. Thus, the government of India during the ninth and tenth five-year plans has introduced programs like the Indira Mahila Yojana in order to organize women into the Self Help Groups. In India, it is observed that Self Help Group (SHG) is seen as one of the effective programs facilitate by the government and NGOs to empower people particularly focusing on the participation of the rural poor women. Through SHG, women particularly in rural areas are encouraged to take part in order to help them to better off in their socio-economic aspect which in turn enhances them empowerment.

### **1.3. Self Help Groups and Empowerment**

The concept of self-help groups gained prominently and seen as one of the most effective strategies in the revolution of poverty eradication after 1976 when Prof. Mohammed Yunus of Bangladesh started the Grameen Bank to provide micro-credit to women through SHGs. SHGs refer to a small voluntary association of poor people having the similar socio-economic background who come together for a common purpose. They are informal groups created purposely for enabling the members to improve their economic status out of mutual help, support, and responsibility (Shylendra (1998) as found in Chaithra et al, 2018). While the group approach is seen as a better and more effective means contributing significantly towards poverty eradication in developing countries such as Asian countries. It is observed that in India more than any other group approach, SHGs approach is one of the most successful approaches for poverty alleviation (Garai et al, 2013).

Self-help groups (SHGs) have emerged as a popular method of working with people in recent years. It becomes the vehicle for uplifting the livelihood of the poor and marginalized group of our society, in particular transforming the lives of the



marginalized in rural areas with an assumption that the problem of poverty cannot be solved alone, or by a single agency. So forth the SHG encourages people to form into small voluntary groups in order to get together to pool their resources, skills, and talents to improve their living. This method of forming people into groups has been used by the government and the non-government organizations in achieving several goals particularly in poverty alleviation (Dutta, 2015).

In India, the momentum of the growth of the SHGs could be traced back in the 1980s through the initiative undertaken by NGOs namely MYRADA and PRADAN. Gradually the number of SHGs increased and at present, the SHGs movement has spread far and wide all across the country. The importance of making people form into groups (self-help groups) is being recognized by the government agencies as well as NGOs. This is because through the group formation the government and NGOs can assist the people by providing credit linkages, training of capacity building, skill development, etc. In India, NABARD plays one of the main key roles in terms of providing financial support to the SHGs (Shreeranjana & Jyrwa, 2009 and IFAD, 2006). According to the report of NABARD (2019), the number of SHGs with bank linkages shows that there are 10014243 (one million fourteen thousand two hundred and forty-three) SHGs in the entire country, of which 523469 (five lakh twenty-three thousand four hundred and sixty-nine) SHGs in North East India and 20,745 (twenty thousand seven hundred and forty-five) SHGs in Meghalaya. While according to the NRLM database there are 2,012 (two thousand and twelve) registered SHGs in West Khasi Hills District, Meghalaya (GoI, n.d.). The trend of SHG in India is progressing year by year witnessing that people benefitted positive experiences and impact offered by the SHG movement. Hence, the SHGs play a vital role in bringing changes and developments in society particularly it has unlocked the door of opportunities to women. Through the engagement in SHGs women have gained self-confidence, realizing their worth and potentialities (Samal, 2015).

Moreover, Self Help Group (SHG) is one of the best strategies for women empowerment because it enables women to come out from the 'bondage of male dominance society through the decision making, skill development, self-empowerment, earnings, etc. of their self and family' (Sivakumar, 2012). The achievements of women through the engagement in SHGs are noticed through a sense of security, confidence, and encouragement, increasing the income of the

SHGs members which resulted in meeting the increasing family expenditure, increasing saving and independent in earning leading to socio-economic development and resulting in women empowerment and sustainable development. Further, it also helps women to be aware of their legal and political rights, provides financial literacy including bank linkages and lastly it increases the bargaining powers in all the fields of their life (Rajamani & Prasad, 2012). The involvement of women in self-help groups especially where unemployment is a big issue that would help them to combat the pertaining disease in society. Another unique characteristic of SHG is that it provides the opportunity of working together through cooperation and mutual support which enhances the member to freely express their feelings, increasing confidence level, and decision making. This would translate their ideas and perceptions on the social participation of women at the societal level gradually that result in fostering and promoting towards empowerment of women (Das, 2006).

In addition, the SHG acts as a means of opportunities for women to improve their socio-economic conditions and other aspects of lives such as knowledge, skills, confidence building, and bringing them to empowerment. Therefore, in the process of making and forming women into SHGs social mobilization is necessary where various SHPIs need to use in order to be able to sensitize and mobilize people especially women in rural areas to make them understand and join into the SHG movement.

#### **1.4. Social Mobilization and Empowerment**

The concept of social mobilization as defined by UNICEF in 1997 connotes to the process of dialogue, negotiation and consensus-building for action by people, communities, and organizations in order to identify, address and solve a common problem face or encounter by people. However, in 2002 this concept was further broadened by UNICEF itself that views social mobilization as a broad-scale movement for involving people's participation in achieving a specific development goal through self-reliant efforts (Vivian & Elizabeth, 2015). Social mobilization is understood as a mass movement that requires people's participation. As a process, social mobilization involves various stakeholders who are oriented towards social transformation. Social mobilization as a method of people's participation is used by a wide range of social actors including government agencies, NGOs, youth, women groups, etc, in order to bring social transformation or to fight for a common cause (Aishwarya, 2014 & UNICEF, 2017).

Social mobilization is an important factor for social transformation. This is because social mobilization organizes people for achieving their activities or goals as Azam et al (2018) view that it is the process which connects or concerns with people's participation and engagement whereby people, communities, and organizations take action in order to priorities and deal with the problems having identified for. Studies have shown that social mobilization proves to be an effective approach to implanting any projects or programs in an effective way. Murphy (2012) brought forth that it was through social mobilization that the CORE Group Polio Project (CGPP) was successfully carried out its project on the eradication of Polio in India, Angola, and Ethiopia. The author stressed that the effort of social mobilization made it possible to reach out to the difficult and critical populations to assess for polio eradication. These difficult and critical populations are referring to the extremely poor communities in rural and urban areas, the ethnic and religious minority groups, the migrants; etc who resisted immunizing their children. Thus, the author concluded that social mobilization activities have contributed to the current polio-free status in all three countries and improving the coverage of children's routine immunizations as well.

Furthermore, social mobilization is seen as an effective intervention and transformation with a positive impact on the socio-economic improvement of rural people. It is in line with the idea that begins with 'people's re-orientation, organization, and discipline. Due to the process of social mobilization, people realize their power, build their confidence, and sensitize the importance of SHGs formation. Women folks in particular were able to have regular savings, solve their problems by themselves, increasing level of awareness, and becoming representatives in the Panchayati Raj Institutions (PRIs), etc (Sattanathan, n.d.). The Ministry of Rural Development, Government of India in its report on "*National Rural Livelihoods Project: Social Assessment Report*" 2011, reported that social mobilization is a crucial step in achieving social inclusion. Because social inclusion enhances the participation of the community members in the whole process of any developmental projects starting from the rapport building to the completion of the programme. Thus, social mobilization efforts require in building strong communication strategies for an effective outcome of any developmental projects or outcomes (GoI, 2011).

Thus, the goal of women empowerment is to bring inclusive development that enhances women to be self-reliant, confident, aware of their rights, economically

independent, having control of their own lives, freedom to make decisions, move freely, etc. In this way, empowerment for women particularly those who live in rural areas is very essential in order to make them more effective participants in the process of development. The formation of women into an SHG is providing various opportunities by enhancement of skills and capacity building. And in the process of forming and organizing women into an SHG, social mobilization is an effective strategy where women are mobilized and made aware of many opportunities that they could gain out of the SHG, improving livelihood and lead to a condition of empowerment.

### **1.5. Conceptual Framework**

A framework is understood as a supporting structure on which something can be built which can be a real or conceptual that guides or directs into a successful outcome. In research, the term conceptual framework is used which connotes to “a network or a plane of interlinked concepts that together provide a comprehensive understanding of a phenomenon or phenomena” as defined by Jabareen (2009, p.51). Thus, the framework on women empowerment serves as a structure to understand the phenomenon of women empowerment that can be best assessed. Hence it is essential to explore some of the frameworks on women’s empowerment that have been developed or framed by organizations or researchers in the past pertaining to women empowerment so as to have a better understanding of the dimensions and factors that guide in the process of assessing women empowerment. Some of the women’s empowerment frameworks are discussed below:

#### **I. Oxfam**

Oxfam is an international Non-governmental organization working towards fighting inequality to beat against poverty lays great emphasis on women empowerment. Thus, in its process of empowering women globally, it develops a framework towards women empowerment in order to be able to identify indicators that can be assessed towards the attainment of women empowerment. Hence, it develops a framework that can be assessed women’s empowerment from three levels of change as such as Personal change, Relational change and Environmental change.

The framework recognizes three levels at which changes can take place viz. personal, relational and environmental. The personal level takes place within the person which includes self-confidence, individual knowledge, opinion and attitude

on women's economic role, non-acceptance of gender-based violence (GBV), personal autonomy, etc. The relational level takes place in the relationship with others which includes influencing and community, control over household assets, involvement in household decision making, independent income, the experience of GBV and control over time. Finally, the environmental level takes place in a broader context which includes access to services and resources, social norms beliefs of wider society and in the political and legislative framework. Further, the figure depicts interactions of the three levels of change for instance the improvement in self-esteem and confidence can influence the way a woman takes decisions at the household level and at the community level. Further, if a multitude of women gaining more confidence and establishing power relations within their immediate surrounding then they can generate change in a broader environment that can influence the social norms, beliefs and even effect in the political space. This process can also happen in the other direction that is from the change in the environment which influence the relational and then influencing the personal change as the arrows in the figure indicating that the levels of change can be in either direction in their relationships among the three levels of change (Lombardini et al, 2017).

## **II. CARE**

CARE is a major international humanitarian agency focusing on alleviating poverty and social inclusion undertaking various programmes globally such as in the area of health, education, livelihood, disaster management, etc. One of the main focuses of CARE is the empowerment of women and girls from marginalized communities in order to improve their lives and livelihoods. Thus, in this context, it has developed a women's empowerment framework so as to assess women's empowerment effectively. It defines women empowerment as the 'sum total of changes needed for a woman to realize her full human rights the interchange of play in agency, structure and relation'. It identifies three domains to access women's empowerment viz. agency, structure and relation. All these domains have an interrelation that influences one another. It believes that the empowerment process is more sustainable and complete when all these three domains have an interrelated change. Agency as an empowerment domain refers a woman's own aspiration and capacities. Secondly, structure as an empowerment domain referring to the environment that surrounds and creates conditions for a woman's choices. Lastly,

relations as the empowerment domain is referring to the power relations that a woman negotiates her path (CARE, 2014).

Further, 23 key dimensions of social change were identified that have widely shown to be relevant to women's empowerment that fall under three domains viz. agency, structure and relation. The dimensions that fall under agency include 1. Self-image, self-esteem, 2. Legal and rights awareness, 3. Information and skills, 4. Education, 5. Employment/control of own labor, 6. Mobility in public space, 7. Decision influence in household, 8. Group membership and activism, 9. Material assets owned and 10. Body health and bodily integrity. The dimensions that come under structure include 11. Marriage and kinship rules, norms and processes, 12. Laws and practices of citizenship, 13. Information and access to services, 14. Access to justice, the enforceability of rights, 15. Market accessibility, 16. Political representation, 17. State budgeting practices and 18. Civil society representation. Finally, the dimensions that fall under relations are 19. The consciousness of self and others as interdependent, 20. Negotiation, accommodation habits, 21. Alliance and coalition habits, 22. Pursuit, acceptance of accountability and 23. New social forms, altered relationships and behaviors (CARE, 2014).

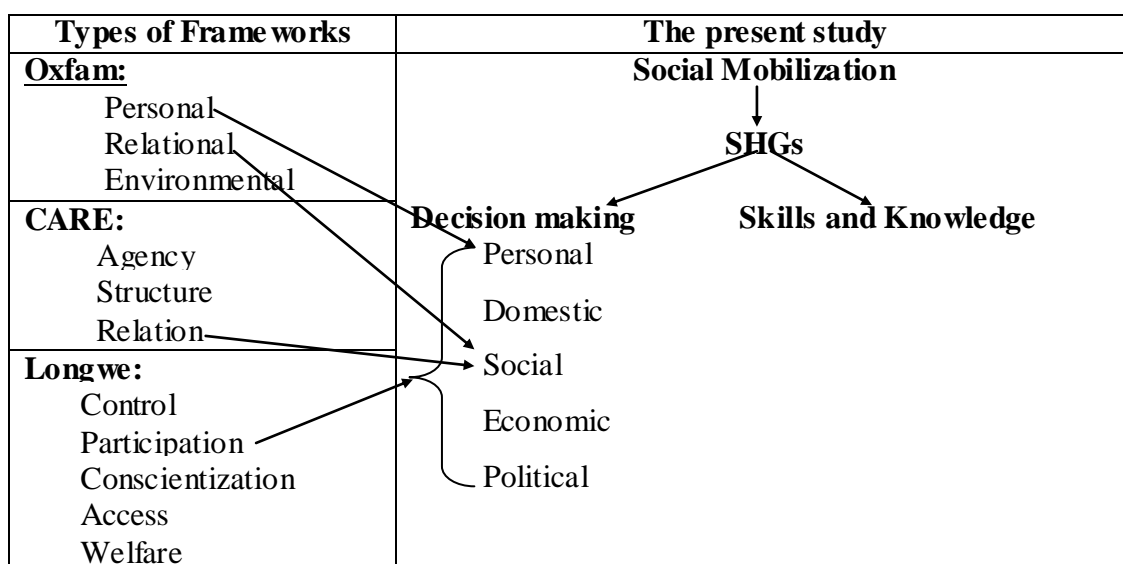
### **III. Longwe**

Sara Longwe is one of the African feminist activists from Lusaka, Zambia has developed a method of analyzing gender issues known as 'Longwe's Women's Empowerment Framework' in order to identify and address gender issues pertaining to sustainable women's empowerment. In this framework, women's empowerment is seen as a process that takes place in five levels of intervention viz. control, participation, conscientization, access and welfare. Longwe conceptualizes these five progressive levels of equality which are arranged in hierarchical order denoting the higher level of empowerment which can be assessed the extent of women's empowerment in any areas of social or economic life. Firstly, control as an empowerment level includes the participation of women in the decision making process, balancing of control between men and women over the factors of production without the dominance one over another. Secondly, participation as an empowerment level denotes equal participation in the decision making process, policymaking, planning and administration. Thirdly, conscientization as an empowerment level pertains to an understanding of the difference of the gender roles and the belief on

gender relation where the division of labor should be done in a fair and agreeable aspect not based on the domination of one over the other. Fourthly, access as another empowerment level connotes women’s access to factors of production, land, labor, credit, training, facilities, services and benefit which provide equal opportunity for women accessing these aspects as that of men. Lastly, welfare as an empowerment level pertains to the material welfare of women, relative to men with respect to the food supply, income and medical care, without reference to whether women are themselves the active producers and creators of their material needs or not (ILO, 1998).

From these frameworks on women empowerment, it can be noticed that Oxfam’s and Longwe’s framework used the term ‘level’ whereas Care’s used the term ‘domain’ of women empowerment. It is also observed that in all these frameworks have conceptualized their levels or domains of women empowerment differently. However, there are some common concepts or dimensions under some of the levels or domains of these three frameworks such as the decision making, participation, knowledge and skills development of women, etc. Hence, these concepts or dimensions are presented to be important factors to assess on the empowerment of women. Thus, to juxtapose the above mentioned frameworks on women empowerment and the present study it could be explained from the figure below:

**Figure.1.1 Women’s Empowerment Framework**



Source: Self-made

The present study attempts to assess women empowerment from two perspectives viz. the decision making at the household level and the skills and knowledge enhancement of women through the engagement in SHG. Thus, firstly, from figure 1.1 it is seen that it is in line with Oxfam's framework in terms of personal decision making and also in some way the relational level used by Oxfam is connected with the social decision making of the present study. The environmental level is not seen to be inline or connected with the decision-making of the present study. It is also observed that the skills and knowledge enhancement use in the present study is not seen any connection with the levels used by Oxfam. Secondly, CARE's framework which has three domains presents that the relation domain is in one way or the other has a similarity with the social decision-making used in the present study. Besides this, the other domains are not in with the decision making use in the present study. Further, the different domains used by CARE are not seen to be in line with the skills and knowledge enhancement use in the present study. Lastly, Longwe's framework which has five levels shows that they are not in line with the decision making and the skills and knowledge use in the present study except the participation level where it shows that it could be applicable or in line with all the decision making viz. personal, domestic, social, economic and political. Longwe presents that participation denotes equal participation in decision making. Thus in this way, it is seen that it is in line with all the dimensions of decision making use in the present study.

Therefore, it is seen that the indicators used in the present study are specific and narrow in nature as compared to the levels and domains used by Oxfam, CARE and Longwe in accessing women empowerment which is broader in nature. However, it is observed that some of the levels and domains used by the mentioned women's empowerment frameworks are in line with some of the indicators used in the present study. Thus, the women's empowerment frameworks in one way or the other provide a base for the present study in terms of assessing women empowerment such as the decision making at the household level and the skills and knowledge enhancement through the participation in SHGs.



## **1.6. Statement of the Problem**

Women constitute nearly half of the world's population; they are playing a significant role in bringing change and development to the society. However, several empirical studies reported that women are still lacking behind, being discriminated and oppressed in one form or another. Also, in many aspects, women's participation in society is found unsatisfactory. So, therefore, empowerment is one of the strategies that enable women to come out from bondage of being discriminated against, oppressed and male dominance in decision making. Regardless of the cultures, women empowerment is recognized globally and across nations and as an important issue that needs to be urgently addressed and discussed in order to uplift the status of women in society. Through empowerment, women can improve in various dimensions of their lives and be able to participate effectively in the process of development. Further, women's participation and involvement in developmental programmes are recognized as a desirable strategy for sustainable development. In connection to this, the involvement of women through self-help group (SHG) movement is seen as a platform to achieve development and empowerment because SHGs aim to enhance the capacity of the people/beneficiaries through participation in all the activities. Therefore, social mobilization is mandatory to women empowerment especially for women in rural areas who are comparatively having a low level of education and fewer employment opportunities to become aware and know of their rights and opportunities. Thus the women population needs to be extensively mobilized for development, empowerment, and education inclusive of higher education and also to the other related social issues. In fact, social mobilization improves the status of rural women by focusing to obtain the goal to raise the status of the poor in society through capacity building, self-awareness, self-development and self-realization.

## **1.7. Chapter Scheme**

The chapter scheme for the present study is presented into seven chapters. The first chapter deals with the introduction which discusses on the concept of women empowerment, rural women, Self Help Groups and social mobilization. It also presents the statement of the problem of the study.

The second chapter is solely focusing on the review of various literature related to "Social mobilization and empowerment of rural women". The review of

literature is divided into three main sections viz. studies on Social mobilization, Women empowerment and Self Help Groups.

The third chapter presents on the methodology employed for the study which includes the profile of the study area, a brief discussion of the self help group promoting institutions (SHPIs), objectives of the study, hypothesis, research design, sampling, tools for data collection, data processing analyzing, concepts and definitions and lastly the limitations of the study.

The fourth chapter discusses on the roles of government, NGOs and financial institution in social mobilization for forming and organizing women into SHGs.

The fifth chapter deals with the composition of Self Help Groups which offers an understanding on the demographic, social and economic of the respondents.

The sixth chapter presents on women's participation in Self Help Groups and women empowerment.

Lastly, the seventh chapter deals with the conclusion and suggestions.

Thus, this chapter deals with the introduction highlighting the topic of the study that is 'Social mobilization and Empowerment of Rural Women'. Besides this, it also presents the statement of the problem and the chapter scheme of the study. The proceeding chapter presents on the review of literature.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

This chapter presents on the review of various kinds of literature related to ‘Social Mobilization and Empowerment of Rural Women’ that have been written and published by researchers and organizations in the forms of books, journals, articles, reports, etc and that are available and can be accessed through online and offline mode. Hence, the present study shows that it is directly or indirectly enriched and supported by the existing literature. This chapter organizes the review of literature into three main themes namely social mobilization, women empowerment and self-help groups and under each of these main themes, there are also some sub-themes. Further, the research gaps are highlighted at the end of the review of the literature.

#### **2.1. Social Mobilization**

Social mobilization becomes one of the effective methods in the process of gathering people to achieve goals so as to bring change and development in society. It is seen as a process that engages people’s participation to identify their needs and work collaboratively for the common cause. Through social mobilization, people become aware and know their rights and duties and a sense of responsibility that is later translated into welfare and progress in their lives, locality and to the community.

##### **2.1.1. Concept of Social Mobilization**

Azam et al (2018) view that social mobilization is the process of dialogue, negotiation and consensus whereby people, communities, and organizations take action in order to identify, address and solve a common problem.

UNICEF (2017) views social mobilization as a process that engages a wide range of traditional, community, civil society and opinion leaders oriented for a common cause or issue. Social mobilization does not limit only to community engagement and reaches out to a wide range of social actors such as non-governmental organizations, professional groups/networks, youth groups, women’s groups, community-based organizations, faith-based organizations, professional networks and the private sector in order to catalyze these different groups for action and support to bring change for a common cause.

UNICEF (2015) defines social mobilization that it is a process in engaging and motivating a wide range of partners and allies at national and local levels for sensitization and awareness on a particular development objective which is done

through dialogue and discussion. Various social actors such as institutions, community networks, civic and religious groups and others work collaboratively and in a coordinated manner with the aim to reach out to the specific groups or target groups of people for dialogue with planned messages. In short, social mobilization aims to facilitate and enabling change through a wide range of actors engaged in interrelated and complementary efforts.

Vivian and Elizabeth (2015) bring forth that social mobilization is borne out of the need to organizing people into groups to providing a platform for involvement and participation in development programmes. According to UNICEF (1997) the concept of social mobilization connotes to the process of dialogue, negotiation and consensus-building for action by people, communities, and organizations, etc in order to identify, address and solve a common problem face or encounter by people. However, this concept was further broadened by UNICEF in 2002 which views social mobilization as a broad-scale movement for involving people's participation in achieving a specific development goal through self-reliant efforts.

Aishwarya (2014) opines that social mobilization is a mass movement that engages people's participation in a process and is used by grassroots organizations to achieve a common goal. Social mobilization is the collective process that brings together all feasible and practical inter-sectoral allies/partners and provides a platform to raise awareness and demand for a particular development programme or a common issue. Through this process, the delivery of resources and services in a community is strengthened and promotes sustainable participation and self-reliance.

Rawat (2013) highlights that mobilization is to the gearing up people or group for collective action and this collective action that can be termed as a means or process where people act together in pursuit of common interest. Mobilization enhances the people or groups to attain the required resources for possible collective action.

Deutsch (1961) opines that social mobilization is a name given to an overall process of change where people move from the traditional practices to the new way of living. It includes a number of more specific processes towards change such as occupation, social setting, ways of acting, habit and needs, experiences and expectations, etc. And these processes tend to go together in a certain historical situation and stages of economic development. Thus, social mobilization can be termed as a process where the "major clusters of old social, economic and

psychological commitments are eroded or broken and people become available for new patterns of socialization and behaviour” (p.494).

Rainey (1961) highlights that the theory of social mobilization developed by Dr. Karl W. Deutsch employed the term in connection with the communicative approach to nationalism. Accordingly, communication plays an important role in people’s action where it can mold different peoples into a modern nation-state and also can disunite groups of people in the case of a communicative rupture. The working process of social mobilization as considered by Deutsch is that it enables the people to become available for new patterns of socialization and behavior and erodes or breaks the old clusters of social, economic and psychological commitments.

Amarsinghe (2001), Barua (2001) and Cohen (1996) as found in Sattanathan (n.d.) view social mobilization as a process that organizes a particular group in the society to take their own initiatives and assert them on what they are oriented to achieve. Social mobilization enables people to become aware of the available resource and raising consciousness about their efforts to undertaking sustainable development activities that are suitable and beneficial to them. It aims at empowering people to get their rights and to generate satisfaction on their needs. It is a process of change and a changing process. Thus, mobilization is termed as the process whereby potentials are brought closer to actualization. It provides a platform for a large number of people to engage in joint action in order to achieve any societal goals through self-reliant efforts. Further, social mobilization plays a greater role in modifying the attitude and behaviors of various social actors to identify and use the resources involving sustainable adaptation or utilization, appropriate policies, technologies, or services so as to achieve the expected outcomes.

RUPES (n.d.) highlights that the concept of social mobilization was traditionally socially perceived as a community-based action that includes political and social commitment in order to strengthen the development of the human and institutional resources at the local level. But gradually social mobilization develops and becomes popular; it takes help from the evolving communications tools and technologies in the process of bringing change and development.

### **2.1.2. Social Mobilization and Empowerment**

The Ministry of Rural Development, Government of India on “National Rural Livelihoods Project: Social Assessment Report”, 2011 mentioned that social mobilization is a crucial step in achieving social inclusion. Because social inclusion

enhances the participation of the community members in the whole process of developmental projects starting from the rapport building to the completion of the programme. Thus, social mobilizations efforts require the building of strong communication strategies for an effective outcome of developmental projects.

Ali and Oliver (1997) pointed out that the social mobilization programme towards empowerment was influenced by the Freirian theory and practice in its general approach. They viewed that the Freire's model of education for critical consciousness resulted into the conscientisation of the oppressed classes whereby the individuals or groups are being encouraged to reflect on their position and take necessary action collectively to overcome the problem and be able to bring changes in the social and political structure. They notice that the Freirian approach stressed on group mobilization and action increasing self-reliance and awareness. Further, they explored that social mobilization plays a vital role in empowering women to be self-reliance and self-empowerment.

Kalpagam and Arunachalam, (2008) suggest that women in rural areas need greater social mobilization and awareness from diverse agencies which includes government and non-government working towards development. This is due to the fact that rural women fare poorly on human development indicators as compared to urban women. Rural women still facing problems such as restrictions on mobility and exposed to different forms of violence. Thus greater attention is called to improve the living condition of women in rural areas where greater participation of civil society organizations will bring a positive change in the lives of the rural women. It also requires different participatory approaches or strategies in order to provide them with the more effective undertaking in the process towards the development and empowerment of rural women.

Prasad (2003) as found in Sattanathan (n.d.) highlights that the concept social mobilization is one of the key elements responsible for the success of various programmes like universalization of elementary education, immunization promotion, empowerment of the weak and underprivileged, creating a self-managed institution for the poor, etc. The process of social mobilization increase people's awareness and demanding for a particular development programme, assisting in the delivery services and further strengthen community participation in a sustainable and self-reliance manner. Social mobilization is a means of empowering the poor through sensitization on their rights and power as the author emphasizes on the three vital

parameters of power namely, capital, knowledge and organization. As a social capital power means their own self-reliance and the habit of saving, knowledge as power includes awareness and skills that one is being grounded viable to one's own culture and necessity and also the organization as power refers to the collective participation which is effective and dynamic according to social, economic and cultural homogeneity.

### **2.1.3. Social Mobilization and Self Help Groups**

Aishwarya (2014) opines that the mass movement engages people's participation in a process and is used by grassroots organizations to achieve a common goal. Social mobilization is the process of bringing together all feasible and practical inter-sectoral allies/partners to raise awareness of and demand for a particular programme, allocation of resources, to assist in the delivery of services and to strengthen community participation for sustainability and self-reliance. Social mobilization as a panacea for poverty alleviation so, the government embarked upon a major programme of organization of women into SHGs in many states for the last two decades. The author also emphasized on social mobilization where it was highlighted that the National Urban Livelihood Mission (NULM) focuses on motivation and capacity building as the strategy for social mobilization in the process of forming people into SHGs. Motivation enhances the people to form into their own institutions and capacity building enhances the people to the extent their skills, managing their external environment, access to financial support, etc. Thus, following the strategy of social mobilization, SHGs are created with a view to achieving savings mobilization, obtaining credit for emergent requirements, mutual help and economic upliftment through income-generating activities.

Kanagaraj and Ralte (2012) probed into the role of social mobilization in tribal development and identified the dynamic factors contributing to the effectiveness of SHGs as an institutional mechanism for tribal development. They assessed the impact of SHGs through four dimensions as knowledge and awareness, skill and capacity, economic development and social prestige. They augment that self-help groups mediate as the social and resource mobilization that is generating to social and economic development.

Dale (2002) as found in Ramchandran, Sasikumar and Kanagaraj (2009) view that social mobilization is wider in scope, but in today's context in the developing

societies it is mostly contextualized in terms of mobilizing the marginalized section in the society through SHGs.

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 to discuss common problems, work together and find better ways for their collective empowerment.

Lalrinliana and Kanagaraj (2006) recognize that SHGs are emerging as the most effective, viable and successful vehicle of social mobilization oriented towards development and empowerment of the marginalized section of the society in particular the women.

Sattanathan (n.d.) highlights that various NGOs were able to implement the SGSY scheme by organizing people into SHGs through the process of social mobilization. Hence it is evident that social mobilization is very important in mobilizing people to engage in the SHG movement where various developmental schemes could be effectively implemented in the society.

VOICE (2008) ascertains that social mobilization plays an important role in poverty eradication process or programme such as in the formation of SHGs. Through which the poor will organize themselves into self-help groups, directly and fully participate in making their own decision to tackle the issues and alleviate themselves from poverty. Hence, any programme is possible only through social mobilization by organizing the poor at the grass-root level for poverty eradication.

#### **2.1.4. Government, NGOs, Financial Institutions and Social Mobilization**

IFAD (2016) reported that they focus on mobilizing people particularly rural people who are poor and need to improve their food security, nutrition, income and to also strengthening their resilience. This is one of the core focuses of Sustainable Development Goals (SDGs) stresses upon sensitization and mobilization of people for gender equality, empowerment of women, youth empowerment, resource mobilization, climate change, etc. Thus, a financial institution such as IFAD has a greater role as well as impact in the process of social mobilization.

Kumar and Sharma (2016) highlight that in India the Micro Small and Medium Enterprises (MSMEs) form the backbone of the Indian manufacturing sector become



the engine of economic growth. The MSME plays a significant role in the socio-economic development of the country by way of mobilization of capital and entrepreneurial skills. In this regards it is seen that so far in India various financial institutions have played a crucial role in financing, supporting and development of the MSMEs. The financial institutions mobilize and encourage individuals or groups to take up and start the micro small and medium enterprises to combat unemployment and also to contribute to the growth of the economy and development of the country.

WHO and UNDP (2016) emphasize on the importance of social mobilization towards sustainable development policy whereby it makes it liable and suitable according to the need and demand of the people for development. It is noticed that social development plays a crucial role in the achievement of the Sustainable Development Goals (SDGs) such as health, gender equality, eradication of poverty, education, etc.

Murphy (2012) found the effort of social mobilization in reaching out to the populations for polio eradication. In fact, the polio eradication programme carried out by the CORE Group Polio Project (CGPP) in three countries viz. India, Angola and Ethiopia were successful due to social mobilization activities which were made possible to improve the coverage of children's routine immunizations.

Mersland and Eggen (2007) envisage that social mobilization has become a wide approach to poverty alleviation and the Self Help Groups (SHGs) is one of the tools or means to poverty eradication that is formulated out of social mobilization. In the process of intervention towards poverty eradication through SHGs, financial mobilization is seen as an integral part of social mobilization because it supports and achieves the objective of the poverty eradication programme. Social mobilization brings changes in the attitude and knowledge of the people to make financial operations effective as the financial mobilization is needed forth for social mobilization where people become socially mobilized. Thus, observing this viewpoint on that the governmental organizations and NGOs engaging in social mobilization the financial institutions or organization is another major stakeholder in enabling people aware of financial services and operations particularly the rural population who are not only economically and socially marginalized but are in a lack of capacities to have maximum utilization of financial and other services.

Wijayaratna (2004) recognizes that decentralization of power would be an effective mechanism in the process of the Integrated Rural Development (IRD) as the government plays an important role in facilitating and mobilizing the communities towards development. And the local governments would have greater responsibilities and able to mobilize the local communities in a more effective way for development. Besides the government institutions, NGOs also are playing major roles in the implementation of the IRD programme to facilitate 'institutional development' in the communities. The author also argues that NGOs help in the reduction of government domination at the local level and bridge the gap between the government and the communities. Further, the author brings forth that NGOs in India have played significant roles in the implementation of the IRD programme and they have helped the rural communities to attain development through mobilization.

Sattanathan (n.d.) highlights the Indian scenario on the engagement of various voluntary agencies or NGOs in the field of development is noteworthy especially at the grass-root level. It is observed that the success of various developmental programmes in rural areas is due to the active participation and engagement of the people through self-help organization. In this process, the NGOs are the mechanism that motivates and move people to take active role. Some of the various roles of NGOs in promoting rural development are, catalyze rural population, build models and experiment, supplement government efforts, organizing rural poor, educate the rural people, provide training, disseminate information, mobilize resources, promote rural leadership, represent rural people, act as innovators, ensure people's participation, promote appropriate technology, activate the rural delivery system, etc. Further, NGOs have played a great role in the process of social mobilization pertaining to the issues such as women empowerment, human rights and in the implementation of various central and state government development schemes using the mode of intensive campaigns, people's mobilization programme and effective works the NGOs have contributed substantially towards social mobilization and social activism. Recently, one of the most evident outcomes of social mobilization was the successful implementation of SGSY. It was through social mobilization that the formation of SHGs under SGSY was possible and is accounted for people's active participation and formation of SHG.

Thus, social mobilization is seen as an effective mechanism to organize and enhance people's participation so that they can effectively achieve their aims and

objectives in bringing change and development in society. Besides, this social mobilization is also an effective strategy to uplift the marginalize group in the society in general and women in particular for uplifting their status in the society and attaining empowerment.

## **2.2. Women Empowerment**

Women empowerment is a global concern that draws the attention of stakeholders, policymakers, social activists, NGOs, researchers, etc, across the nations and cultures. This has provided an insight that women across the globe are facing injustice, discrimination and gender inequality in one form or the other in the society. Therefore, there have been enormous studies in the recent past that have addressed and proposed strategies on women empowerment from different perspectives and angles. So as the promotion of women's rights and of women empowerment becomes a reality and that the women could be treated just and equal in all spheres of life.

### **2.2.1. Concept of Empowerment**

Kakati (2013) opines that empowerment is not an external process but an internal one because it is a process of self-realization to understand one own ability and capacity. The author asserts that most of the women do not recognize or underestimate the internal factors that enable them to be empowered as a result it becomes a major constraint in the process of empowering them.

Rao (2012) highlights that the empowerment of women has become popular after the 1980s. The author views that women empowerment refers to the process of enhancing and strengthening those women who have been suffering from all sorts of inequalities and discrimination. Further, the author stated that the empowerment of women refers to the “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.

Paramasivan (2012) opines that ‘empowerment’ is the ability where people, both men and women are able to take control of their lives and consciously become aware of their situation and position resulted into the ability to set their own agendas, creating space for themselves, gaining skills, building self-confidence, solving problems and developing self-reliance. It is not confined or considered only as a

social and political process, but also to an individual level, it is not only a process but an outcome too.

Adke (2012) views that empowerment is a social action process that enables and promotes people, organizations and communities to participate in the process of gaining control over their lives in their communities and to the society at large. Further, it also implies the means of redistribution of power and also challenges the patriarchal ideology and male dominance as the author stated that empowerment is a productive approach to life inclusive of efficacy and control, ability to participate in socio-political activities and at the organizational level.

Krishnakumar and Sugavnaswari (2012) and Suriyan (2012) opine that empowerment is a 'process' of awareness and capacity building that enhances greater participation for people and individual in decision making, gaining control of their lives, transformative action and to realize their full identity and powers in all aspects of their lives.

Sinha and Zorema (2012) attempted to explain empowerment in its literal term which 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 opposing to their will. But the meaning of empowerment is not limited to this as it has multi-acted, multi-dimensional and multi-layered concepts. In order to have clearer concept of the meaning, one needs to view and understand empowerment using different angles and perspectives.

Mukherjee (2009) underlines that according to the World Bank (2002) 'empowerment' implies the power that increases the ability of the disadvantaged groups in terms of 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 able to shape their lives and able to negotiate with the institutions that influence, control, and hold accountable on their lives.

Kumar (2008) views that term 'empowerment' has the most conspicuous feature containing the word 'power'. The term power connotes to controlling over material assets, intellectual resources and ideology. In this sense, power is to be acquired and it needs to be exercised, sustained and preserved once it is attained. The process where existing power relations are challenged in order to get greater control over the source of power is called empowerment. Literally empowerment means to

‘invert with power’. But in the context of empowering women, the term denotes on women’s control over their own lives, bodies and environment. Further, in the discussion of women’s empowerment, the term is often emphasized on decision making, economic self-reliance, legal rights to equal treatment, inheritance and protection against all forms of discrimination and the elimination of barriers to access resources like education and information. And the author augments that the representation of women in the Panchayati Raj Institutions (PRIs) is seen as the most effective instrument towards women’s empowerment.

Muni (2006) associates 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 to both processes as well as result.

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 as 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.

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 physical resources (like land, water, forests), human resources (people, their bodies, their labour and skills), intellectual resources (knowledge, information, ideas), financial resources (money, access to money) and the self (that unique combination of intelligence, creativity, self-esteem and confidence).

Mayoux (2001) as found in Bhatnagar (2011) examined that empowerment is associated with power and conceptualized four kinds of power relations. They are the power over which refers to a relationship of domination or subordination on one side of the party, the power to referring to having decision making authority-to solve problems and can be creative and enabling, the power with which refers to people organizing with a common purpose or common understanding to achieve collective goals and lastly, the power within which refers to self-confidence, self-awareness and assertiveness. These power relations operate in different spheres of life (e.g.

economic, social and political) and also at different levels (e.g. individual, household, community, market, institutional).

Therefore, it is seen that from the literature the concept of ‘empowerment’ refers to a process that changes the individuals or groups to gain power and the ability to control their lives. It involves the ability to gain access to resources that is human, physical, financial and intellectual. Empowerment also increases participation in decision-making, bargaining power and also to control over benefits. In brief, the concept of empowerment is multi-dimensional and it extends from cognitive to psychological to political and economic dimensions of a person. Moreover, it is the ability of the less privileged to overcome obstacles and achieve what they require and seek for. After having highlighted the concept of empowerment it is important to understand and explore the concept and notion of women empowerment.

### **2.2.2. Concept of Women Empowerment**

Lombardini et al (2017) highlight that according to Oxfam the women’s empowerment index framework focuses on three levels of changes of a woman at a personal, relational and environmental level. The change at the personal level refers to the change that takes place within the person where a woman sees and realizes herself about the changes in relation to her role in the society, interpersonal relationship with other women, in economic matters, confidence in decision making and taking action related to oneself and for other women. The relational change refers to the change that takes place in the relationship and the power relationships within the woman’s surroundings including the household, community, markets, authorities and decision-makers. Whereas, the environmental change refers to the level of change that takes place in a broader context which could be formal or informal such as the change in social norms, attitudes and beliefs of wider society and the changes in the political and legislative framework.

CARE (2014) defines women empowerment as the “sum total of changes needed for a woman to realize her full human rights the interchange of play in agency, structure and relation”. It developed a framework for women empowerment where it identifies three domains to access women’s empowerment viz. agency, structure and relation. All these domains have an interrelation that influences one another. It believes that the empowerment process is more sustainable and complete when all these three domains have an interrelated change. Agency as an

empowerment domain refers a woman's own aspiration and capacities. Secondly, structure as an empowerment domain referring to the environment that surrounds and creates conditions for a woman's choices. Lastly, relations as the empowerment domain is referring to the power relations that a woman negotiates her path.

Suriyan (2012) outlines that the concept of women empowerment has become the catchword in today's world. It appears that the emergence of women empowerment to be the outcome of various critiques and debates disseminated by women's movement particularly by Third World feminists. The source could be traced from the interaction between feminism and the concept of popular education which was developed in Latin America in the 1970s. Further, the concept is extended towards developmental goal projects and programmes that were widely accepted in the 1990s. The author emphasized his views on the empowerment of women that could be attained through self-confidence building, awareness on social issues, literacy, legal rights, access to legal aid, economic development, control over income, better management and change of perspective such as from a worker status to manager status.

Krishnakumar and Sugavnaswari (2012) bring forth that 'empower' means enabling one to become powerful in order to face the challenges of life to overcoming disabilities, handicaps and various inequalities. Hence, empowerment is an active multi-dimensional process that enables women to realize of their identity and power in all spheres of life. This involves providing greater access to knowledge and resources, more autonomy in decision-making, a stronger ability to plan their lives, gaining more control over the circumstances and freedom from custom, belief and practice.

Paramasivan (2012) outlines that empowerment is a process through which women are able to gain greater control over material and intellectual resources that assist them to enhance their self-reliance and enable them to assert independent rights and further challenge the ideology of patriarchy and the related gender-based discrimination against women. Further, the author highlights that the empowerment of women touches on the following components. Firstly, social empowerment that is referring to the process of creating and enabling environment for the development of women in order to enable them to realize their full potential. This includes various affirmative developmental policies and programmes for the development of women besides providing them easy and equal access to all the basic minimum services in

society. Secondly, economic empowerment refers to the provision of training, employment and income generation activities enhancing women to be economically independent and self-reliant. Thirdly, educational empowerment refers to the development and enhancement of the personality and rationality of women where they can tackle and fulfill certain economic, political and social matters finally to the upliftment of their status. Lastly, political empowerment refers to the ability of women's participation and inclusiveness in decision making in political matters such as the right to vote, contest, campaign, party membership and representation in political affairs at all levels.

Rajamani and Prasad (2012) augment that women's empowerment is a process that enables women to organize of their own potentialities to increasing self-reliance, knowing their rights, make their own choices and controlling resources in order to be able to challenge and eliminate their own subordination. The goal of women empowerment is to tackle the issues relating to women's subordination and inequity. Thus, women empowerment is a paradigm shift or change from a state of powerlessness (I cannot) to a state of collective self-confidence (we can).

Rao (2012) highlights that the term '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 to play their roles in society as those of men.

Singh and Zote (2012) opine the concept on women empowerment as a process that allows women to gain a 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 provide a platform for women to act and perform their due rights in society.

Sundaram (2012) outlines 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 the decision-making process, planning, implementation and evaluation.



Cheema et al. (2011) opine that women empowerment refers to 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 could be of political, social, domestic and of an entrepreneur. This indicates that women want recognition and acknowledgement that they have the power or capacity to regulate their day-to-day lives may be on social, political and economic areas. It is the power in these aspects that will enable them to move from the periphery to the centre stage.

Nelasco (2010) augments that empowerment of women fundamentally brings a paradigm shift from unjust to a just society. It refers to the challenge towards the social, economic and political discrepancies and distortions. Thus its term has come to be associated with women's struggle for social justice and equality. Because empowerment is all about power and about drawing the balance of power including action related to physical, socio-economic, political, mental, psychological, attitudinal and so on. Thus women empowerment could be ascribed as a process where women are able to obtain control over the existing resources. Besides this, it connotes to the method of being simply empowering themselves in enhancing a self-image and self-confidence.

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 a 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.

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 different connotation where women empowerment refers to 'the act of enabling the suppressed gender to utilize the existing resources without having to perceive it as a threat against to 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'.

Behera and Mohanty (2006) views 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 the attainment of the ability to increase in participation including in social movements leading to minimization of blockages to women empowerment.

ILO (1998) highlights about Sara Longwe's women's empowerment framework where it sees as an important framework for assessing women empowerment that takes place in five levels of intervention viz. control, participation, conscientisation, access and welfare. Longwe conceptualizes these five which can be assessed the extent of women's empowerment in any areas of social or economic life. Firstly, control as an empowerment level includes the participation of women in the decision making process, balancing of control between men and women over the factors of production without the dominance one over another. Secondly, participation as an empowerment level denotes equal participation in the decision making process, policymaking, planning and administration. Thirdly, conscientisation as an empowerment level pertains to an understanding of the difference of the gender roles and the belief on gender relation where the division of labour should be done in a fair and agreeable aspect not based on the domination of one over the other. Fourthly, access as another empowerment level connotes to women's access to factors of production, land, labour, credit, training, facilities, services and benefit which provide equal opportunity for women accessing this aspect as that of men. Lastly, welfare as an empowerment level pertains to the material welfare of women, relative to men with respect to the food supply, income and medical care, without reference to whether women are themselves the active producers and creators of their material needs or not.

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 the gender gap that exists in 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.

Thus women empowerment is a broad term that includes an active, multi-dimensional process that enables women to realize and identify their abilities and to the extent of utilization of those in order to be self-reliant boosting self-esteem and developing self-confidence. It is important that women should follow various strategies to be able to stand on their own. Indeed, by doing this they will be able to be free from the shackles of various discriminations that have been imposed by customs, beliefs and practices in the society. Therefore, it is imperative to have a glimpse of the status of women empowerment in India, and Meghalaya as the present study is carried out in Meghalaya state, India.

### **2.2.3. Women Empowerment in India**

Kaur (2018) explored on the initiative taken up by the government of India for the welfare, development and empowerment of women with a special reference to the Five Year Plan under the Planning Commission of India. However, the concept of women empowerment introduced during the Eighth Five Year Plan (1992-97) where the shift from 'women development to women empowerment'. Therefore, women's welfare, development and empowerment in India could be traced from the first Five Year Plan to the twelfth Five Year Plan. The First Five Year Plan (1951-56) emphasized on the welfare of women and the Central Social Welfare Board (CSWB) was set up in 1953. The Second Five Year Plan (1956-1961) organized women into Mahila Mandals fostering women development starting at the grass-root level. The Third Five Year Plan (1961-66) focuses on the education of women and other related aspects like maternal health, child welfare, nutrition and family planning. The Fourth Five Year Plan (1969-74) laid emphasis on women's education where the CSWB adopted two nationwide extensive programmes viz. education for adult women and socio-economic programmes. However, the paradigm has been shifted since the Fifth Five Year Plan (1974-79) from 'women welfare' to 'women development'. During this plan, the report of the Committee on the Status of Women in India (CSWI) "Towards Equality" was submitted as it coincided with the Women's International Decade. The Sixth Five Year Plan (1980-85) emphasizes on health, employment and education of women. The Seventh Five Year Plan (1985-90) turns to the social and economic development of women where Support to Training-

cum-Employment Programme for Women (STEP) was launched in 1987 to strengthen skills among women. The Eighth Five Year Plan (1992-97) marked a shift from women development to women empowerment through the schemes to ensure the benefit of development sectors to women. The Ninth Five Year Plan (1997-2002) widens the perspective and focused on the supportive environment to enhance women's participation in all the fields. The plan stressed upon an attempt to bring women's issues within the policy sphere. The Tenth Five Year Plan (2002-07) provided women with such programmes as Indira Mahila Yojna where women were organized into Self Help Group, the National Common Minimum Programme (NCMP) and the Women's Component Plan (WCP). While the Eleventh Five Year Plan (2007-2012) focused on gender empowerment and equality. Lastly the Twelfth Five Year Plan (2012-17) focused on women's participation. The Five Year Plan was the last five-year plan under the Planning Commission after the launching of the NITI Aayog by the government of India in 2015. Therefore, the government of India throughout the entire five-year plan, it gives attention and priority for the welfare, development and empowerment of women.

Rao (2012) accounted that historically the status of women in ancient India in particular during the Vedic period has a better position than the later periods. Thus, there have been many radical changes in improving the status of women in India in the modern and post-modern periods where it is noticed that since independence the status of women in India keeps on improving and progressing. This is due to the fact that both the structural and cultural changes have tried to provide equal opportunities to women in the areas of legislation, education, economic and employment sector, political participation and awareness of their rights, etc. Hence, today women in India are almost assigned an equal status with their male counterparts. However, in general women in modern India are not completely free from problems with a bundle of challenges including increases in crime and violence against women, gender discrimination, harassment of women at the workplace, enrollment of female in education and higher education, advancement in science and technology, sexual exploitation of women, trafficking, etc.

Sinha and Zorema (2012) rightly mention that the constitution of India guarantees the right to equality of every citizen enshrined in the constitution of India. 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.

Cheema et al. (2011) examine that in spite of the many laws and legislation 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 in various forms in every stage of life comparing to that of the male counterpart. This sounds that the present instruments are 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 needs to be ensured.

Goel (2009) identifies some of the government policies on women empowerment such as the National Commission for Women (NCW) under the National Commission Act (NCA) 1992, the National Policy for Empowerment of Women (NPEW), 2001, and the National Plan of Action for Empowerment of Women (NPAEW), 2003-04. The author highlights that the related policies on the empowerment of women in India continuously emphasized on creation of an enabling environment for women to freely exercise their rights both within and outside home equally to those of men. Thus, the empowerment of women is a national effort that has been scripted that emphasizes the ensuring of women's rightful place in society by empowering them.

#### **2.2.4. Women Empowerment in Meghalaya**

Nongsiej (2018) in her study 'Women and Political Participation in Meghalaya' found out that women are poorly represented in the political affairs of the state. The study reflected that women continuing to suffer discrimination in the field of politics as well as in the decision making and they do occupy lower status as compared to men. Thus the study suggests that women's equal participation in decision making, policymaking, planning and administration is important to ensure equality and participation in the development process. It also suggests that women should be enlightened on the importance of involvement in political life in the state in order to promote peace and development.

Koilpillai and Tripathi (2014) documented the status of the Khasi women as in spite of the assumed high status they have in the society the reality presented that their position in the social structure is comparatively lower to that of men. Further, decision making is limited to women because the prime decision-makers are the male members of the household. Apart from these, the women's participation in religious

and political activities is limited as the religious functions, rituals and rites are shouldered to males and show that all the office bearers are men in the political institutions. The study concluded that the position of Khasi women in society is confined to subordination to men.

The Government of Meghalaya (2009) in the 'Meghalaya Human Development Report (2008)' document that the status of women in Meghalaya is believed to be better off and have more autonomy than their female fellow women in the country with an 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 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 that is similar to the patriarchal structure of 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 a direct role or involvement in political affairs. So, it is important to have a further observation on the present practice of not involving women in the political and administrative affairs. Besides this, women in the matrilineal society are not exempted from issues related to discrimination of women in society. Some of the issues and challenges faced by the women in matrilineal society are poverty, illiteracy, unemployment, school dropout, early marriage, a broken marriage, domestic violence and divorce. Women have been subsumed to be physically and mentally weaker than men by society. And they are more susceptible to be exploited at workplace, equal pay and wages, working condition, etc. Thus, protective discrimination is important in bringing equality and finally to women empowerment.

De and Ghosh (2007) in their study 'Status of Women in the Rural Khasi Society of Meghalaya' found out that rural women in the Khasi society freely participate in social and religious functions. It is also highlighted that women can move freely without the company of males or others and also without the permission of males or elders. However, psychologically they are not free and they feel much dependent on men. Besides this, rural women are not aware of their political rights or they may reluctant to do so. Thus, the study concluded that political decision making is not much important as compared to others in the Rural Khasi Society.

Joshi (2004) in the study 'Meghalaya: Past and Present' outlines that Meghalaya follows a matrilineal system of society that has a unique feature, where

the descent 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 of Shillong that 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 in males' domination when it comes to the decision making and administration. In regards to the reservation of seats for women through the Panchayati Raj Institution (PRI) system the author views that it is meaningless in Khasi society as women do not fight or contested in the election even in the local politics. It observed that in general women feel that their first priority is towards the family and that they are overburdened with family works. Their endeavor is solely concentrating on social and economic but does not involve in political matters. So, it indicates that they do not want to undergo the stress and strain of political life. Therefore, the author suggests that for the development of women in Meghalaya, a strong women movement is needed to forward their rights and to also impress upon the political authority. Thus women need to realize the importance of women's participation in public life. And, this will enable women to jointly work and share collaboratively with men in the decision making process at all levels.

Therefore, the general status of women in India presents women are not exempted from male domination with evidence of discrimination and injustice against women regardless of the society that they belong to. Therefore, nationwide efforts and campaigns on women empowerment are required by every society and culture, etc. In particular women's empowerment is essential for women in rural areas as they have a low level of education and lesser employment opportunities as compared to those women in the urban areas.

### **2.3. Empowerment of Rural Women**

CEDAW (2016) recognizes that rural women do continue to face many problems and preventing them from enjoying their human rights to the maximum. It is also reported that the rights and needs of rural women's are not adequately addressed both at national and local policies, budget allocations and investment strategies. Further, the report concluded that globally rural women fare worse than men and further the urban women are seen in the development indicator.

Haque (2015) highlights that the empowerment of rural women refers to a situation whereby women living in rural areas are able to have adequate independent and equal means of livelihood and availing to other opportunities for growth and upward mobility in economic, social and political. Because when rural women have empowered their works and living condition are no less than those of men and women themselves from other places of society.

Further, the author emphasizes that empowerment plays a significant role in rural women in order to gain control over their lives and to fight for their rights and equality at all levels in the society. Thus the author identifies the qualities or characteristics that needed for a woman to be empowered: 1. Independent and adequate sources of income for self-reliance and growth. 2. Educated and employment opportunities in any field without discrimination. 3. Enjoying a healthy and happy life. 4. Freedom to participate in various economic, social and political activities at par (if not more) with her male counterpart. 5. A woman should be identified as an individual and not merely as part of a family. 6. Liberation from various superstitions, beliefs and traditional norms that force women to be subordinated to men.

Krishnakumar and Sugavnaswari (2012) augment that rural women are referred to the marginalized groups of our society because of the fact that women in rural areas face socio-economic constraints and the potential of women for development is not fully utilized. Further, commented that due to the existing hierarchy in the social system women are pushed back from development and progress in their lives.

Agrawal and Gupta (2008) opine that empowering rural women is very important because it helps them to become conscious of their abilities to bring change in themselves and to their community. There are several factors that affect the living condition of rural women such as education, dowry problem, health, employment, opposition to family planning, sex discrimination, water and sanitation, environment, etc. Thus, women are sensitized and aware of these areas they will realize and recognize their abilities and strive towards empowerment.

Sharma (2008) highlights the status of rural women that they are mostly engaged as agricultural laborers while facing the issues of insecurity, exploitation, wage discrimination, etc. Further, the author identifies some of the concerns hindering the development of the rural women that it is due to lack of awareness and



skills, lack of information, lack of bargaining power, low productivity, limited occupational choices, low level of decision making, inadequate financial support, lack of guidance for socio-economic promotional activities.

Vadra (2008) points out that the status of rural women is poor due to many reasons including social, legal, financial, political power and health. It is also observed that the women in rural areas are assumed to not having meaningful works to generate income and thus they are confined mainly to household duties and cheap labor.

Choudhury (2006) brings forth that rural women face disparities in freedom, income and resources. This gender inequality is experienced by women across many dimensions which manifests at the household and societal level and also in the economy.

Das (2006) highlights that women in the rural areas of India are extensively engaged in agricultural activities which range from the role of manager to landless laborers. Thus, it is seen that the involvement of women in agricultural activities is inversely related to the socio-economic condition of the family. Rural women play an important role in farming activities and livestock keeping hence, it is important that training programmes are organized in order to develop their skills in all these areas for greater outcomes.

Thus, empowerment for women in rural areas is essential considering their living conditions and others to sustain their livelihood. In this way, it is observed that one of the mechanisms to foster empowerment to women in particular to women in rural areas is through the Self Help Group movement. SHGs have become the technique to enable women to gain empowerment. This is true in the context of India where government and non-governmental organizations use SHG as a tool to empower women in particular to women in rural areas.

#### **2.4. Self Help Group**

Self Help Group (SHG) is an emerging popular method to uplift the status of the marginalized section of the society in terms of livelihood promotion and a strategy fighting against poverty. SHG provides a platform for an individual to work collaboratively with other members as a team by providing mutual support and help to each other. Thus, the socio-economic condition is improving by collective efforts that are difficult to achieve through an individual effort. So, therefore, SHG has become the vehicle for change and development in the lives of the rural poor

extended to the women folks. The SHG movement could be traced back to 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 19th century, the settlement house movement began whereby the number of neighborhoods helped newcomers 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). Hence, in order to have a better understanding of SHG it is important to conceptualize the philosophical basement documented by various authors and researchers.

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

NABARD (2018) defines SHGs as small informal groups of individuals having similar social and economic backgrounds and voluntarily coming together for promoting saving habits among the members and for achieving a common goal to raise and manage their resources for the benefit of all the members.

Shailaja et al (2016) opine that the concept of SHG refers to a group of people coming from similar socio-economic backgrounds for various development programmes or to solve common problems. SHGs are recognized by the government or financial institutions hence they can open a bank account in the name of SHG and avail to financial aid. They are autonomous in nature and involve themselves in various activities including social causes.

Rajalakshmi (2015) cited Suguna (2006) argued that the concept of Self Help Groups is based on the principle of 'all for all' which is mainly concerned with the poor. It is democratic in nature which is in line with the maxim 'for the people, by the people and of the people'. By definition, Self Help Groups are the small voluntary associations for 'self-help' at the micro level focusing to enhance social defense of the weaker sections of the society particularly women. They have great potential in sensitizing and creating awareness on a day to day affairs on social issues. Besides this, SHGs are also playing a great role in implanting financial literacy, promotion of saving habits, developing community assets, increasing the income level, capacity building, self-scrutiny and self-reliance of the SHG members.

Paramasivan (2012) opines that the concept of SHG is 'to organize the rural people to meet their production and consumption needs' which is made possible through the process of savings provide and mobilize by institutional credit support of

the rural financing institutions. Thus the main features of SHG are to provide 'thrift, self-help, mutual aid and institutional credit support' to the poor and exclusively to empower women.

Behera and Mohanty (2006) defined Self Help Groups as a small homogeneous and voluntary groups of rural poor forming in order to have savings from their small earnings for the common fund and to provide credit services among the members to meet their production and emergency needs. Further, the authors remarked that SHG is a forum of unity, mutual harmony and cohesion to make the weaker sections and marginalized groups of 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 equal to both family and society in general.

Panda (2006) opined SHG as solidarity groups that provide a platform for the member to be able to become self-dependent, opportunities for discussing their socio-economic problems, developing their decision-making capacity and building leadership qualities.

Thus, SHG is a voluntary association that is formed by a small group of people mainly hailing from a similar socio-economic background. It is mainly for the 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 deposited money in the bank and in return they receive an easy access to loans with a minimal rate of interest to begin income-generating activities. Finally, this process is evident as a realistic method and it is nationwide mechanized by the GOs and NGOs in order to uplift the marginalized section of the society.

#### **2.4.2. Objectives of Self Help Group**

Pratibha and Bhayana (2018) based on the previous studies examined the objectives of SHGs in India include of poverty reduction and provision of income-generating activities to meet their needs in the society, providing employment opportunities, promoting saving and minimizing household consumption in order to save for the future needs, identifying society's priorities and skills enhancement and knowledge improvement for the poor people, developing awareness and empowering

people in the society, providing a sense of unity, sensitization on equity and equality on access and utilization and to the promotion of environmental sustainability.

Rajalakshmi (2015) highlighted that SHGs should center around these aspects such as improving the discipline of group members, inducing the saving habits, enhancing self-confidence, promotion of unity and strength of the members, imbibing the spirit of self- help and mutual help, developing leadership, reducing family burden, creating awareness among women on socio-economic problems, empowering women to be able to work together with men in all aspects of life, promotion of community reliance, developing human dimension of sharing and developing group activity and participation so that various welfare and developmental programmes can be implemented in an effective way.

Mathew (2013) cited Gupta (1997) that the essence of SHG is to achieve the objectives of strengthening the existing organization of the poor women and men in the rural areas, encouraging groups to identify and take up income-generating activities according to their needs and choice, raising social consciousness among poor women in particular, organizing the community for better functioning, improving the quality of life for the poor in terms of health, nutrition, sanitation, education, discouraging early marriages of girls, reducing socio-economic disparities between men and women, and striving for better community support and management.

Satpute (2012) is of the view that SHGs are small and homogeneous groups coming together in order to be able to achieve the aim and objective through the regular saving of small amount, contributing to a common funds, meeting the emergency needs, having collective decision making, having the mutual understanding to solve problems and also to provide loan among the members with consensus interest rates.

#### **2.4.3. Formation of Self Help Group**

Sivakumar (2012) views that Self Help Groups are small groups form by individual members who voluntarily come together as an association in order to attain a common objective. It is a small group in size having ten to twenty members who are homogeneous in nature and have certain pre-group social binding factors. Further, the author highlights the inclusion criteria in Self Help Group is to organized the members of the group preferably from the same locality, all the members are

equal in profession and status, the membership is voluntary in nature and lastly, the members of Self Help Group should have collective responsibilities.

Rajamani and Prasad (2012) see Self Help Group (SHG) as a small voluntary association comprising of not more than 20 members, poor people mostly having a similar socio-economic background. These poor people come together with common objectives to solve their problems through self-help and mutual help. One of the main functions of the SHG is to promote small savings among the members and their savings are accounted for a bank in the name the particular SHG.

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

Satpute (2012) highlights that the Self Help Group 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 a similar socio-economic background with an aim and desire to collectively perform a common purpose. By sharing experiences among them it gives a unique quality of mutual support and practical information and as well it is a coping mechanism to overcome the problems.

#### **2.4.4. Group Dynamics in Self Help Group**

Gombe et al (2016) highlight his observations drawn from Bashir (2014), Osborn (2000), Bailey (2007) and Toseland and Rivas (2005) that participation in SHG activities brings many positive changes in the lives of the members such as improvement in knowledge, skills development, an attitudinal change which is transmitted either consciously or unconsciously and this helps the members to performed and achieved. Active participation of the members brings a fruitful outcome with a sense of happiness and satisfaction. The dynamic is group cohesion that refers to a voluntary group characterized by age, gender, socio-economic background, needs, feelings and interest. Cohesiveness implies the concept of unity, bondage, and collective action, physical and mental that makes the people or groups share and work together. The authors further extended that in order to attain high group cohesion it is mandatory to have a willingness of the members to listen to each other, the readiness of the members to express their feelings, commitment towards attaining common goals, readiness by all the members to accept responsibilities and

also to the readiness to adjust and accept feedbacks. So, therefore, the group cohesion of SHG makes able to project the nature of the group and their ability to give common efforts to goals attainment. Moreover, it requires trust, transparency and accountability for the well and defines the functioning of the group where the member has a sense of belongingness and confidently takes up responsibilities in a more effective way for the group development.

Citation on Chamala (1995), Ndekha (2003), Lim (2009) and Bretty (2003) by Samah et al (2013) opine that participation is one of the important characteristics of the group dynamics in SHG. The level of participation of the members indicated SHG performance. Participation refers to a social process where a group exists in a particular geographical area, shares their needs and pursues to reach the goal through active participation in decision making and establish an effective mechanism to achieve its goals. Over and above, active participation is also seen as an empowering process which enables people in a group to identify their needs and problems, mobilized resources, control and access of resources, where individual and others collectively work together attain the goals which they have decided upon.

Pundrikal (2013) noted that the most impetus aspect of decision making is the essence of the management process to tackle problems, situations, crisis and conflicts. It is considered as the core of planning activity or action. It is defined as a process of examining various choices and narrowing to a specific option that is relevant to a particular course of action. Hence, this notion of decision making is applicable and essential in a group like the SHG in order to enable the members to manage and decide on the group activities based on the aims and objectives of the group. As decision making in the group is one of the group dynamics in SHGs.

Vashisht et al (2008) highlight that group dynamics is one of the important characteristics of the Self Help Group. It is an internal nature of the group which is important for the group functioning. The assessment on the group dynamics reveals the efficient functioning of the group, the progress of the group as well as the level of achievement. It is concerned with dynamic interaction, organization and forces among the members within the group. This starts from the initiation as group formation, size of the group, processes of organizing, participation, structures, etc. Thus, it is this group dynamic that results in the effectiveness of the group function such as to engage in micro-enterprises, addressing the problems and needs of the individual, community and empowerment women belonging to the rural areas, etc.

#### **2.4.5. Functions of Self Help Group**

Rajalakshmi (2015) brings forth about the functions of Self Help Groups that they are oriented towards specific productive activities that promote and encourage savings among the members. The foremost common activity of SHG is that the member has to contribute to the group savings. The group has its own norms and regulations and the functioning depends upon common perceptions, needs and collective activity. By nature, SHG is oriented towards creating economic and self-reliance to the rural poor by assisting them to get access to schemes, credit from financial institutions and NGOs. In this way, SHG has protected the poorer sections from exploitation by the non-institutional credit schemes.

Further, the author stresses the common factors that are responsible for the successful functioning of SHGs as:

1. **Role of Animator:** Animator plays a vital role in the functioning of the SHG because the animator motivates the SHG members to attend the group meetings regularly and also creates awareness and disseminates information on various programmes, projects and schemes that are beneficial for the SHG. Besides this, the animator also facilitates the group to identify appropriate income-generating activities and able them to access bank credit.
2. **Role of Members:** The active participation of the members of SHG plays a key factor in the well-functioning of the group. This includes the regularly attending of the group meetings, contribute to the group saving, availing to bank loans on a rotation basis, sharing opinions and discussing problems among the members in the meeting, etc.
3. **Group Meetings:** Meeting is one of the essential components of SHG, it is through the group meetings that the functions of the group are organized and planned. Normally, the SHG meetings are conducted weekly; fortnightly or monthly depending upon the agreement among the group members. All the members are expected to attend the meeting. And the meeting usually takes place in the evening.
4. **Discussion on Problems:** Discussing problems is also another aspect of the SHG. All the members are encouraged to share their problems within the groups and SHG provides a platform for the members to share their problems on domestic, economic and social including personal problems. It is assumed that the problems that may be difficult to solve individually mainly due to a lack of resources could be easier to solve collectively as the members are helping and supporting each other.

5. Opening of Bank Accounts: After formation, the SHG should open its bank account this will enable the group to get access to bank loans from different financial institutions. Further, it will help the group to deposit their savings that are contributed by the members. It is in this way that financial banks help the SHG in handling the group funds and promote saving habits among them.

6. Group savings: Group savings is one of the activities of the SHG. Members are motivated and encouraged to contribute money to the group saving. Group saving is usually made through weekly or monthly contributions among the members and this is considered to be one of the most important factors to increasing group saving.

7. Maintenance of books and registers: Once the group is formed it has to have register, minute's book, processing register, saving ledger, loan ledger, cash book and general ledger. These things are to be maintained properly by the group because they are an important document of group functioning and activities.

Suriyan (2012) underlines the key activities of Self Help Group that their primary activity is to get 'self-employment' for individual members as well as for the group. This is achieved through the engagement in income-generating projects or programmes such as agriculture and allied activities, non-farm sectors, trading and marketing of various products and goods. The various income-generating activities are based primarily on skills and opportunities available and accessible to them. In this process the efficient involvement of stakeholders such as Bankers, a government organization, NGOs is essential for better outcomes that are economically viable and sustainable for income-generating activities of the Self Help Group.

Jha's (2012) on 'Micro-finance and Rural development' proposed the following functions of Self Help Groups, firstly Savings and Thrift: This refers to group activities of the SHG where the members initiate their own group activities with a regular saving of small amount on a weekly or monthly basis. The saving amount may be minimal but it has to be regular and continuous habituated by the members. This is one of the ways in which SHG members take steps toward self-dependence economically so as to enlarge their opportunities with any other generating income activities. Secondly, Internal Lending: It refers to the action of lending money in the form of loan among the members and also to others and the amount, rate of interest, schedule of repayment, etc. are consensually decided by the group itself. Thirdly, Discussing Problems: This means that apart from the economic activities the members need to discuss and share the problems faced by the group or



even personal problems so that the members get the chance to opine their opinion towards a common solution for betterment. This process is usually done in every meeting. Lastly, Taking Bank Loan: This refers to the activity where an SHG takes a loan from the bank and utilizes mainly for microfinance activities and also for loans to the members. The bank is one of the supporting sources for the SHG to get support and undertakings especially at the initial stage of group formation.

#### **2.4.6. Self Help Group and Bank Linkages Programme**

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. And financing of the poor is almost impossible in spite that they are in most need to start the income-generating activities without the initiatives of the banks or financial institutions to finance and support them.

Dash (2012) stresses on the role played by the banks in financing SHGs that there are many commercial banks available to finance SHGs for the microfinance undertakings. Amongst which the National Bank for Agricultural and Rural Development (NABARD) is one of the funding agencies that have to intervene and play a crucial role in forging linkage to SHG and microfinance in India. 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 the functions of Reserve Bank of India (RBI) in relation to cooperative banks and Regional Rural Banks (RRBs). Thus at present 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 promote income-generating activities. SHG is considered as one of the best groups to uplift the poor and eradicate poverty in India. 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 a 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 microfinance refers to a micro saving, credit and insurance services provided to the socially and economically disadvantaged sections in the society. Micro-finance refers to a range of financial and non-financial services

which include the skills development focusing on small entrepreneurship by the poor and marginalized sections of the society. It is a programme designed for poverty alleviation through social and economic empowerment of the poor leading forth to women empowerment.

Cheema et al. (2011) show that the SHG-Bank linkage programmes were conceived with the following objectives as to develop supplementary credit delivery services for the un-reached poor, to build mutual trust and confidence between the bankers and the poor and to encourage banking-related activity both on thrift as well as sustaining a simple and formal mechanism of banking with the poor.

Pasayat (2006) points out that SHGs are formed in order to disburse microcredit to rural women to make them enterprising. This requires the SHG members to find out ways and means to fulfil 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 the nutritional status of the family members, environmental management, employment generation, fostering education, etc.

IFAD (2006) analyzed that NABARD was one of the financial institutions providing financial support to SHG in India. It was in the year 1987 that NABARD took the first initiative in providing financial aid to the SHG movement in India responding to the proposal submitted by an NGO called MYRADA. Thus, NABARD provided MYRADA with a grant of 1 million INR so that the NGO is able to invest resources to the SHGs, build their capacity and match their savings after a period of 3-6 months. The grant amount was based on MYRADA's experience in promoting SHGs since 1985 along with the initiatives taken by Shri P.R. Nayak the then chairperson of NABARD. The outcomes suggested NABARD launch an action research project to NGOs with similar grants in 1989. The successful outcomes recorded by NABARD convinced the RBI. So forth, in 1990 RBI accepted the SHG strategy as an alternative credit model and NABARD issued guidelines and framework strategy in 1992 to allow other financial institutions to lend money directly to SHGs. Following these initial experiences, the SHG-Bank Linkage Programme was successfully launched in 1992.

#### **2.4.7. Self Help Group Movement in India**

Reddy and 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 the largest community-based microfinance model worldwide. 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 programmes also for women empowerment. Further, the authors outline about the evolution of SHG movement in India that it was MYRADA and the Bhagavatula Charitable Trust, Visakhapatnam district of Andhra Pradesh who began the mutual savings and credit groups in rural areas, mostly among women in the early '80s and then gradually SHGs became visible in the country towards the mid-'90s.

Cheema, Khanna and Jha (2011) asserted that it is "worthwhile to call SHG a mass movement on a national scale for development and empowerment of the poor and downtrodden in the country" (p.65). They analyzed 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 microfinance 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 is 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 the rapid growth of the SHGs'.

Shreerajan and Jyrwa (2009) examined that the SHG movement in India had a very humble beginning, it was started with efforts of a few NGOs like MYRADA and PRADAN date back in the mid-1980s. These NGOs started providing micro-credit service to the poor. Initially, they started as a pilot programme which turned out to a movement for social empowerment particularly to those of the poor rural women in the whole country. The SHG movement in India today enjoys the status of being the world's largest movement, where many of the successful SHGs serving the needs of its members as well as the rural communities. The Government of India having recognizes the role of SHG and thus encourages the promotion of SHGs by assisting them in several ways through credit linkage, subsidy, capacity building, skill-based development programmes and a host of other services in health and education. It is recorded that the number of SHG in India with bank linkages have increased over the years as 500 SHGs in 1990 against to 10014243 (one million fourteen thousand two hundred and forty-three) SHGs in 2019 with bank-linkages in

the entire country (NABARD, 2019). Through the bank linkage project started by NABARD, various developmental projects engaging SHGs have shown remarkable progress over the years. Thus SHGs have become the major agents for change and development and implementation of projects and programmes in rural areas. They have widely used vehicle in all poverty eradication projects and livelihood promotion programmes all over the country.

Narayanaswamy et al. (2007) extracted from Fernandez (1995) that in the Indian society a common bond and an atmosphere of support do exist among the members. This helped them to support each other such as sharing of labour, workforce, animal power, equipment, etc. All these are done on a mutual aid basis. Further, the authors substantiating the referred author by elaborating that Mahatma Gandhiji in his Sevagram project during 1921 emphasized on self-help/ self-reliant showing the concept of 'self-help' is not a new concept in India. The economic development in India varies from place to place due to the fact that India is a vast country with diverse and multi-regional, multi-lingual, cultural, religious, tribes etc. Hence, SHG is a registered or unregistered group of people with a homogeneous social and economic condition and now SHGs are functioned and supported both by the government and non-governmental organizations (NGOs) in every part of the country.

IFAD (2006) has documented that in India SHG is not a new concept because history reveals the function of 'self-help' and 'mutual aid' was part of 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 loan to the poor people. Thus SHGs first emerged in MYRADA in 1985 which started as a pilot programme and has become a movement for social empowerment especially for the poor and marginalized rural women.

#### **2.4.8. Self Help Group Movement in Meghalaya**

Shreerajan and Jyrwa (2009) in their report on 'Self-Help Groups in Meghalaya Survey and Assessment' that the SHG movement in Meghalaya started since 1988 through the initiative by some NGOs. Since then the SHG movement in the state has gained its momentum and progress steadily with the intervention of the state government through various programmes such as the SGSY, IWEP, IWDP, IFAD, NABARD-SHG linkage Technology Mission on Horticulture, etc. In addition, with the launching of the Swarnajayanti Gram Swarozgar Yojana (SGSY)

programme by the government of India in the year 1999 witnessed that SHG become the key mover for the development of micro-enterprises in rural areas. Thus, the formation and promotion of SHG in the state have grown in size as it was recorded that 60 SHGs in 1998 increased to 4000 SHGs in 2006 and at present, there are 20,745 SHGs in 2019 alone in Meghalaya state (NABARD, 2019). This shows that the SHG movement in the state is increasing and progressing year by year.

In 2011 the Ministry of Rural Development, GoI launched the National Rural Livelihood Mission (NRLM) which is the restructuring of the SGSY programme. The aim of NRLM is to work towards achieving universal financial inclusion of the poor households by organizing them into SHG (DAY-NRLM). In the state of Meghalaya, the NRLM was implemented since 2012 in four blocks comprising two blocks from West Khasi Hills District and another two blocks from the West Garo Hills District as a pilot project for the initial implementation of the NRLM as Meghalaya State Rural Livelihood Society (NRM, 2019).

The State Coordinator for SHGs Government of Meghalaya (n.d.) reported in the quarterly newsletter on SHG movement in Meghalaya that the SHG movement in the state has had a slow start but gradually through the effort taken by the government and NGOs the promotion and formation of SHGs have kicked off quite well. The report also highlighted the various NGOs who have played a major role in promoting SHG. The SHG movement spread far and wide across the state through the initiatives taken by the Achik Welfare Society, Bakdil, Bethany Society, Bosco Reach Out (BRO), FMA Outreach, Khatarshnong Socio Organisation, KRIPA Foundation, Meghalaya Rural Development Society, Mendipathar Multipurpose Coop. So, NEICORD, NERCORMP, R S Lyngdoh Training Centre, Samrakshan Trust, SELDA and WISE. Further, the report accounted the successful story of the SHGs in Meghalaya as it helps in tackling the unemployment problem of the rural poor, provide new income-generating activities, skills development, boosting up the member's morale and self-confidence, inculcating in the members a sense of self-esteem, self-sufficiency, enhancing participation in relief and development work, micro-enterprise development, health, integrated development, community capacity building, empowering the members who 'once purposeless members of a community to a group that has a voice and respect within the village setup'.

#### **2.4.9. Challenges faced by SHGs**

Besides the opportunities that people have gained through the engagement in SHGs, studies have shown that there are no exceptions from facing challenges or problems in the process of engagement. These problems and challenges are the hindrances that prevent the members to gain optimal benefit and the group to be successfully functioning.

Kiprop & Ngetich (2018) in their study on 'Challenges experienced by Women Self-help Group in Tinderet Sub-County, Nadi-county Kenya'. The study assessed the challenges of women SHG in terms of household roles and responsibilities, collateral, spouse, education, accessing loans from the group and repaying loan. The study revealed that the engagement of women in SHG faced challenges on collateral for loans and delaying in the personal contribution to the group fund. Whereas, the study revealed that household roles and responsibilities, spouse, education and access to loans from the group are not the challenges for women through the engagement in SHG.

Ajit, et al (2017) in their study assessed the problem faced by the SHG members based on four indicators that are the personal, social, economic and livestock. The study revealed that lack of formal education is one of the major personal problems that made their engagement in SHG unsuccessful, conflict and misunderstanding among the group members in terms of decision making is found to be a social problem, low-income generation is one of the economic problems faced by the members and insufficient loan derived from the banks and another financial institution is found to be a livestock problem faced by the members as the low loan is insufficient to purchase animals.

Mishra (2016) opines that SHGs serve as an effective instrument for rural development; however, there are various problems faced by the SHG members which include lack of market facilities, lack of financial support, low quality of the product, lack of support from the facilitators, etc. Henceforth, the author suggests that in order to overcome these problems the SHG members should be provided with adequate and timely financial support, capacity building and skills training programme, creation of market facilities, proper and effective monitoring and supervision and strong political will.

## **2.5. Self Help Groups and Empowerment of Rural Women**

Mondal (2018) found out that the engagement of women in rural areas into SHG has brought economic and social change among the members. Women have increased their income and improved their social status through engagement in SHG. It is found out that SHG does not only alleviate the microfinance programme but also enhances empowerment to women at the grass-root level.

Sharma (2017) ascertains that skill development of women is of paramount importance in a developing economy in a country like India as the higher the level of skill development the better would be the employment opportunities for women and this would later result in poverty alleviation ensuring better socio-economic condition. It is noticed that SHG is playing crucial roles in women skill enhancement and development which translates into job opportunities for the rural women elevating their socio-economic condition. Moreover, the skill development provides opportunities to engage in other activities other than the traditional agricultural activities which have better outcomes.

Varghese (2016) found out that participation in SHGs has increased the political participation among women in spite of the fact that women do not hold any position in the politics. It was also found out that women had better decision making in their families, but the crucial decisions were taken with the consent of their spouses.

Rajalakshmi (2015) found out that the engagement of women in SHGs has enhanced empowerment to women in particular in terms of economic empowerment where the study found out that among the assessed empowerment indicators the economic empowerment ranks the first followed by political, psychological, social and legal empowerment.

Das and Baishya (2015) pointed out that women in rural areas are not aware or realize the importance of women's empowerment though they have been playing an important socio-economic role in society since time immemorial. But often women are being deprived of many opportunities that are caused by lack of awareness. Thus, it is proven that the involvement of women in SHGs helps them to be financially strong leading to upliftment of 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 leads to the 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 several studies 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 in the country that they have proven to bring changes and developments in the society in particular by unlocking the door of opportunities to women. Women have gained self-confidence, realizing their worth and potentialities. Thus SHG can be used as an effective mechanism by the government and other Non-government organizations to uplift the status of women.

Muthu Venkatesan (2015) found out that through the engagement in SHGs women have gained knowledge about tariff and credit system, saving in the bank, knowledge on banking services, managerial activities, democratic process, etc. Further, the improvement of women in terms of leadership attitude, communication skills and confidence through their engagement in SHGs were noted.

Barman (2014) reported that the engagement of women in the SHG has helped them to develop their knowledge and awareness as regards the society, literacy rate, etc because the participation in SHG provides them opportunities to interact with other members of the groups. The author specifically mentioned the situation of illiterate members in SHG and some of the members do not know how to read and write and on how to give the signature. But then after joining the SHG they were able to provide a signature and thus avoiding the thumbprint which saves them from embarrassment. Furthermore, it was also found out that women have increased their decision-making capacity in the political sphere like participation in political meetings, group meetings, etc. It is also reported that after joining the SHG, women were independently going outside to participate in political meetings. This is seen as a drastic change for women in the patriarchal society where women usually are restricted and bar to participate in any political meeting. So, this envisages a good sign for women empowerment.

Thangamani and Muthuselvi (2013) on 'women empowerment through SHGs' documented that the economic activities of Self Help Group are commendable towards the development of women empowerment in rural areas.



Thus, the study noted that the Self Help Group is important in re-strengthening and mobilizing people for a common purpose.

Momin (2013), Das (2012), Pandey and Robert (2012) and Sahu and Singh (2012) found out that the engagement of rural women in SHG has a positive change in the decision making of at the household level. They acknowledged that the implementation of the SHG programme has a significant and positive effect on the lives of rural women which has increased in self-confidence, ability to deal problems, higher skills on economic, social, political and in the technological spheres that are largely recognized in the society. Further, it enables women to be socially mobile as they have an opportunity to socialize with people, move around the village, shops and other places, to travel to relatives and taking part in social activities, gained knowledge and enlightened on various issues such as on politics, public speaking, financial matters, and awareness on current issues, gained respect, saving habit, meeting family expenses, improved political knowledge, confidence, independence, etc.

Krishnakumar and Sugavnaswari (2012) outlined the needs and objectives of forming women Self-Help group as it guaranteed women to get access to the credit programme for the alleviation of poverty at the grass-root level. Through engagement in the group, women enable decision making, collective perceptions and collective implementation of various programmes that are beneficial for them. The formation of SHG is also empowering women to gain strength and acts as an 'antidotes to the helplessness of the poor'.

Sivakumar (2012) recognizes that women empowerment is an 'active multi-dimensional process' that conscientizes women on their fullest identity and powers in every all aspect of their lives. So, therefore, women Self Help Group are one of the most effective strategies for women empowerment. Above that, it enables women to come out from the 'bondage of male dominance society through decision making, skill development, self-empowerment, earnings, etc. of their self and family'.

Suriyan (2012) suggests that the empowerment of women through Self Help Groups is not limited only to the benefit of individual women who are engaging in the SHGs movement but also extends to the wider sphere that is for the family and community as a whole through collective action for development. Empowering women is not confined only to meeting the economic needs but it goes beyond this which is more holistic in its nature and approach aiming towards the social

development. Thus, the empowerment of poor women per se is a process that fosters both individuals and groups to ‘realize their full identity and powers in all spheres of their life’. And the process of empowerment is to provide maximum opportunities in enhancing knowledge, skills and resources.

Rajamani and Prasad (2012) highlight the achievements of women through SHG. Firstly, it provides women with a sense of security, confidence and encouragement. Secondly, it increases the income of the SHGs members which results in meeting the increasing family expenditure to meet their needs and thirdly, increasing saving and independent income and earnings. Fourthly, increases socio-economic development resulting in empowerment and sustainable development. Fifthly, it helps the women to aware of their legal and political rights. Sixthly, it educates them on the matter of bank linkages and lastly, it increases the bargaining powers in all the fields of their life.

Cheema et al. (2011) on ‘Women Empowerment in 21st Century’ investigate that the common activities undertaken by women SHGs are mostly on microcredit 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 farming. The study found out 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 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 women in many positive socio-economic changes in the rural community.

Ramachandran, Sasikumar and Kanagaraj (2009) found out that in spite of women participating in the SHGs, they have lower participation in the decision making at the household level related to personal, domestic, social, economic and political. However, among the decision making political participation was found to be the highest among the other decision makings.

Das (2006) suggests that the involvement of women in the Self Help Group especially in the rural areas where unemployment is a big issue that helps them to combat poverty in the society. The advantages of working in a group through

cooperation and mutual support enhance their expression of feelings, increasing confidence and decision making enabling them to convert their ideas and perceptions on social participation of women at the societal level. Gradually it resulted in the promotion of women empowerment.

Sahoo and Tripathy (2006) on 'Self-Help Groups and Women Empowerment' augment that SHG is the most 'vital instrument' emergent in the process of women empowerment and in the participatory development and this proves that SHG has the potential to be a mechanism for fostering empowerment to women.

Ali and Oliver (1997) found that women prefer to have joint decision making with their husbands or other male members in the family on family matters assuming better outcome in terms of purchases, use and disposal of land and other assets or property. Whereas women participate in the decision making in this matter is limited as they have a less economic contribution. This shows that economic contribution in the family plays a vital role in the life of women enabling to be independent decision making at household level.

Thus, women's participation through SHG has elicited as a means for upliftment in economic, social and political status. Individuals belonging to below the poverty line (BPL) may fail to overcome poverty but a collective effort is definitely leading to empowerment. In such a situation an SHG has become the vehicle for changing the lives of the poor and marginalized group of our society by assisting women in adapting to entrepreneurial activities, providing opportunities to skills development, knowledge, confidence, economic improvement, etc. all these fostering to empowerment. However, the process of engaging in SHGs does not exempt from facing problems which are personal, social, economic, etc in nature. Therefore, the successful functioning of SHG leads to the economic independence of women, increasing bargaining power and finally leading to empowerment that ultimately strengthens the society as well as the economy.

Studies have proven that SHGs have played a great role in bringing changes, development and empowering the lives of the poor especially for women in rural areas. However, from the review of the literature, it is found out that:

1. There are vast research studies on Self Help Groups mainly dealing with the evaluation of the impact and consequences of poverty alleviation programmes.

2. Limited studies on Self Help Groups and women empowerment are found in North-East India and in the state of Meghalaya.
3. Studies on programme-wise functioning of SHGs are also limited across India.
4. Particular studies on social mobilization and empowerment of rural women are limited across India.
5. Studies on the implication of social mobilization in the process of women empowerment among women in rural areas as well as the relationship between social mobilization and women empowerment would be significantly important to be explored.

Therefore, the present study on ‘Social Mobilization and Empowerment of Rural Women in West Khasi Hills District, Meghalaya’ attempts to probe and understand the roles of social mobilization through SHG in empowering women in rural areas of West Khasi Hills District of Meghalaya state India.

This chapter has presented on the review of various kinds of literature related to social mobilization, women empowerment and Self Help Groups. The proceeding chapter will be presented on the Methodology of the study.

## **CHAPTER III**

### **METHODOLOGY**

This chapter outlines the overall research methodology employed in the study. This chapter is divided into different sections which include the brief profile of the study area, brief information of the self help group promoting institutions (SHPIs), the methodology, objectives, hypothesis, concepts and operational definitions and lastly the limitations of the study.

#### **3.1. The Setting of the Study Area**

The setting of the study presents a brief discourse about the state of Meghalaya and West Khasi Hills District.

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

Meghalaya is one of the eight states in North East India and it is commonly known as 'the abode of clouds' which is derived from the Sanskrit word. The state of Meghalaya was carved out of the state of Assam and got its full-fledged state on 21st January 1972. Shillong city is the capital of state of Meghalaya which is situated in East Khasi Hills District. The state covers an area of approximately 22,429 square kilometers which has a length of about 300 km and the breadth of about 100 km. It is bounded by Bangladesh on the South and West and the state of Assam on the North and East. It is endowed with the natural beauty of dense forest and rivers. Its land is covered by hills interspersed with gorges and small valleys which adding to its unique scenic beauty. As per the 2011 census, Meghalaya has a population of 29,64,007 comprises 1,492,668 females and 1,471,339 males where 79.93 of its population live in rural areas.

The population of Meghalaya is predominantly comprising of three main tribes namely the Khasis, the Jaintias and the Garos besides these the other minor tribes includes the Koch, Rabhas and Bodos, etc. The Khasis and the Jaintias belong to the Proto Austroloid Monkhmer race where they occupy the eastern part of the state. The Khasis which includes the Jaintia, Bhoi and War are collectively known as the Hynniewtrep people. Whereas, the Garos belong to the Bodo family of the Tibeto-Burman race said to have migrated from Tibet and occupying the western part of the state and they prefer to call themselves as Achiks and the land they inhabit as the Achik-land. The Khasi, Jaintia and Garo societies have a matrilineal system where the descent is traced through the mother, but the father plays an important role in the material and mental life of the family. The local administration of the state is

vested in the Autonomous District Council namely the Khasi Hills Autonomous District Council, the Jaintia Hills Autonomous District Council and the Garo Hills Autonomous District Council set up under the provisions of the Sixth Schedule to the Constitution of India. At present, it comprises of 11 districts and 39 Community and Rural Development Blocks (GoI, Ministry of Micro, Small and Medium Enterprises, 2016).

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

The study is carried out in West Khasi Hills District, Meghalaya. West Khasi Hills District is one of the districts in the Meghalaya state of India. The District is located in the central part of the state of Meghalaya. And its boundaries that surrounding the district include the Kamrup District of Assam in the North-West, Ri Bhoi District of Meghalaya in the North-East, Bangladesh and South West Khasi Hills District of Meghalaya on the South and East Garo and South Garo Hills Districts of Meghalaya on the West. It was carved out of the East Khasi Hills District on the 28th of October, 1976. And presently it is the largest district of Meghalaya. 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 and at present West Khasi Hills District consists of four Community and Rural Development Blocks namely: Mairang Community & Rural Development Block, Nongstoin Community & Rural Development Block, Mawshynrut Community & Rural Development Block and lastly Mawthadraishan Community & Rural Development Block (ICAR, 2015).

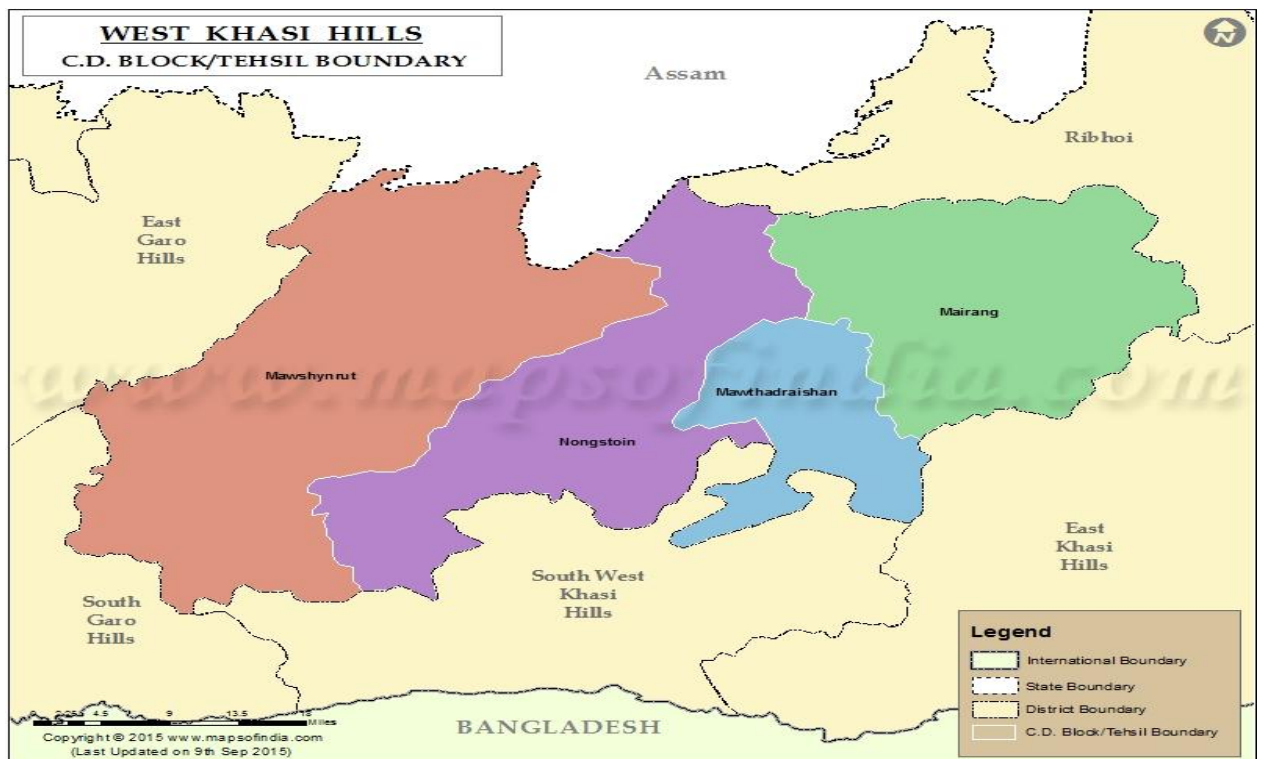
According to the 2011 census, West Khasi Hills District had a population of 383,461 of which male and female were 193,715 and 189746 respectively with the population density of 73 per sq.km. Out of the total population, 88.76% of the population lives in rural areas (Government of Meghalaya, 2017). More than 80% of the people in West Khasi Hills District are agrarian as the main backbone for their livelihood is basically agriculture. The main crops cultivating by the people in the district include rice, maize, potatoes and ginger (ICAR. 2015).

**Figure 3.1. Map of Meghalaya**



Source: <http://megcnrd.gov.in/cdblocks.htm>

**Figure 3.2. Map of West Khasi Hills District**



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

### **3.1.3. National Rural Livelihood Mission**

National Rural Livelihood Mission (NRLM) is a poverty alleviation programme launched by the Ministry of Rural Development, Government of India in 2010. It is a centrally sponsored scheme and both the centre and the state government jointly fund the project. It is a restructuring of the previous programme of SGSY. In 2016 it was renamed DAY-NRLM (Deendayaal-Antyodaya Yojana). Its mission is to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor. Through this scheme, women in rural areas are mobilized to form into SHGs where they can get access to financial support to strengthen their IGAs they have chosen or to venture out new IGA (NRLM Mission Document, n.d.). In the state of Meghalaya NRLM is operated through Meghalaya State Rural Livelihood Mission (MSRLM). The NRLM programme was implemented in the state of Meghalaya in the year 2012 where four blocks that are two from West Khasi Hills District and another two blocks from West Garo Hills District were chosen as pilot blocks for the initial implementation of the NRLM programme in the state (Meghalaya State Rural Livelihood Society). According to the NRLM portal, the SHGs registered under NRLM in Meghalaya is 14, 969 SHGs and in West Khasi Hills there are 2210 SHGs (GoI, n.d.).

### **3.1.4. Nongstoin Social Service Society**

Nongstoin Social Service Society (NSSS) is a faith-based organization run by the Catholic Church of the Nongstoin Diocese. This NGO is located in the headquarter of West Khasi Hills District that is Nongstoin in the state of Meghalaya. NSSS was founded in the year 2007 which works in the areas such as the formation of Self Help Groups (SHGs), working with persons with disabilities, providing awareness programmes on HIV/AIDs, health and sanitation, campaign on compulsory education, sensitization and motivation for school teachers on the importance of proper schooling and on health-related issues, provide skill and capacity building programmes for SHGs, youth and women in the rural areas of West Khasi Hills District and facilitation for social auditing in MGNREGS (Nongstoin Social Service Society, n.d.).



## **3.2. Methodology**

The research methodology helps in carrying out the study in a systematic manner so as to achieve its aims and objectives of the study. Therefore, this section includes the objectives, hypothesis, research design, sampling, tools for data collection and data processing and analyzing.

### **3.2.1. Objectives**

The present study attempts to assess ‘Social Mobilization and Empowerment of Rural Women’ through the following objectives:

1. To understand the role of Governmental, Non-governmental organizations and financial institutions in promotion of social mobilization through Self Help Groups.
2. To profile the composition of women Self Help Groups.
3. To study the factors motivating women to join Self Help Groups.
4. To assess the members’ participation in the women Self Help Groups.
5. To find out the relationship between the members’ participation in Self Help Groups and women’s empowerment.
6. To understand the constraints to women empowerment through Self Help Groups.

### **3.2.2. Hypothesis**

The present study attempts to probe the following hypothesis:

‘Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment’.

This hypothesis is drawn from the study on “Self Help Groups and Women Empowerment in West Khasi Hills District, Meghalaya” by Lyngkhoi (2016). The study found that the involvement of women in Self Help Groups has empowered women in one way or another particularly in their decisions making at the household level related to personal, domestic, social and economic matters.

### **3.2.3. Design**

The study is cross sectional in nature and descriptive in design. It is based on primary data collected through mixed methods. The data was collected sequentially where the qualitative was collected first and then quantitative data. The available secondary data from the published and unpublished sources of Government departments and NGOs were also used.

### **3.2.4. Sampling**

The unit of the study is the individual member of the women Self Help Groups and the population included all the members of women Self Help Groups in West Khasi Hills District, Meghalaya.

A multistage sampling procedure was adopted to select the women SHGs and the individual members of the women SHGs.

Firstly, the selection of the SHPIs was done purposively where two SHPIs were chosen that include NRLM which belonging under the government SHPI and another is the Nongstoin Social Service Society (NSSS) which is an NGO SHPI.

Secondly, 680 women SHGs were identified registered under these two SHPIs where 554 women SHGs registered under NRLM and 126 women SHGs registered under NSSS.

Thirdly, out of these 680 women SHGs 40 SHGs were selected where 33 SHGs from NRLM and 7 SHGs from NSSS which was determined on the basis of 5% level significance.

Fourthly, these 40 women SHGs were chosen based on their performance and stages namely formation, loan and repayment stage using stratified sampling method.

Lastly, out of the 40 SHGs, 10 SHGs are belonging to the formation stage, 19 SHGs are belonging to the loan stage and the rest 11 SHGs are belonging to the repayment stage. Further, from each of the stages of SHGs, individual members were proportionately selected that is from the 10 SHGs 100 individual members, from the 19 SHGs 190 individual members and from the 11 SHGs 110 individual members. Thus, the total sample size of the study comprises of 400 individual members.

### **3.2.5. Tools for Data Collection**

First, the qualitative data was collected through key informant interviews (KIIs) and focus group discussions (FGDs) and then the quantitative data were collected through administration of pretested and structured interview schedule. The interview schedule was designed with the help of Kobo Toolbox an online Open data kit (ODK). The data was collected with the help of Kobo collect an android application.

### **3.2.6. Data Processing and Analysis**

The quantitative data was processed with the help of Microsoft Excel and analyzed with Statistic Packages for Social Sciences (SPSS). The statistical tools such as simple averages cross tabulation and percentages were used. Apart from

them one way ANOVA and Pearson's product moment correlation coefficients were also used for analyzing the qualitative data thematic analysis was employed.

### **3.3. Concepts and Definitions**

The major concepts used in the study include social mobilization, women empowerment, rural women and Self Help Groups which are operationalized as the following:

#### **I. Social Mobilization**

Social mobilization is defined as the mass movement to engage people's participation in a process and is used by grassroots organizations to achieve a common goal. It is a process of raising awareness and demanding for a particular programme, assisting in the delivery of resources and services and to strengthen community participation for sustainability and self-reliance (Aishwarya, 2014). UNICEF defines social mobilization as a process that involves in engaging and motivating a wide range of partners and allies at national and local levels for sensitizing and raising awareness of and demanding for a particular development objective which is done through the means of dialogue and discussion (UNICEF, 2015).

Social mobilization in the present study refers to various approaches and methods used by Governmental and Non-Governmental organizations in the process of forming or organizing women in rural areas into SHGs in empowering them.

#### **II. Women Empowerment**

The term 'empowerment' has the most conspicuous feature containing the word 'power' and power connotes to controlling over material assets, intellectual resources and ideology. The process of challenging the existing power relations and to get greater control over the source of power is called empowerment. Empowerment in the context of women empowerment denotes to the process where women increased control over their lives, bodies and environment (Kumar, 2008). Women empowerment is a process that enables women to organize their own potentialities to increasing self-reliance, knowing their rights, make their own choices and to control resources in order to be able to challenge and eliminate their own subordination. The goal of women empowerment is to tackle the issues relating to women's subordination, inequality and inequity.

Thus, women empowerment is a paradigm shift or change from a state of powerlessness (I cannot) to a state of collective self-confidence (we can) (Rajamani

and Prasad, 2012). Women empowerment in the present study refers to the process of awareness and capacity building where women become free from the control and suppression of others, to be able to gain control of their own lives and conditions leading to better participation in greater decision making. This reflects through their skills and knowledge enhancement and their improvement in decision making at the household level related to personal, domestic, social, economic and political matters once a member in SHG.

### **III. Rural Women**

Rural women refer to the female population living in rural areas having low levels of literacy, low purchasing power, poor health status, low participation rates in the formal economy, and low levels of empowerment in the family as well as in the society (Dutt and Samanta, 2006).

In the present study rural women are referred to women in rural areas of West Khasi Hills District, Meghalaya who are engaging in the Self Help Groups.

### **IV. Self Help Group**

Self Help Group is termed as a small and informal association normally consisting of poor people having a 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 (Akhoury, 2012).

In the present study, Self Help Groups refer to the women Self Help Groups in West Khasi Hills District, Meghalaya.

#### **3.4. Limitations of the Study**

The limitations of the study included that the study is confined only to one district in West Khasi Hills District in the state of Meghalaya, only women SHGs are included in the study, two SHPIs namely NRLM and NSSS are included and only 400 samples are taken from the entire district. The qualitative information through the key informant interviews (KIIs) included only the directors of the SHPIs, project managers, programme coordinators, facilitators, bank branch managers and some SHG leaders. Further, only three focus group discussions (FGDs) were conducted. Therefore, the study might not reflect the overall situations of women empowerment in the state of Meghalaya as the study focuses only on the empowerment of women in rural areas and the generality of the findings will be very much limited.

This chapter has dealt with the methodology of the study. In the proceeding chapter we will discuss about the roles of government, NGOs and financial institutions in social mobilization in the process of forming and organizing women into SHGs.

## CHAPTER IV

### GOVERNMENT, NGOs, FINANCIAL INSTITUTIONS AND SOCIAL MOBILIZATION

This chapter discusses the roles of governmental, non-governmental and financial institutions in social mobilization in the process of forming and organizing women into self-help groups. The SHG movement is formed through the initiative of the governmental, non-governmental and financial institutions or agencies. These institutions are known as the Self Help Group promoting institutions (SHPIs) which play a very vital role in mobilizing and sensitizing people about the SHGs. In the process of forming and organizing people into SHGs, different methods and strategies are used by SHPIs so as to make people understand about the SHG approach and functioning whereby people are convinced and motivated to be part of the SHG movement. However, in the study area, the financial institutions are not directly engaging in forming and organizing SHGs but do involve in mobilizing the SHGs by providing awareness programmes and capacity building programme on banking-related matters through the collaboration with the other Self Help Groups promoting institutions (SHPIs).

This chapter is solely based on the qualitative analysis generated through the key informant interviews (KIIs). The KIIs is one of the methods for generating qualitative data. The key informants included in the study comprised of the directors, project managers of the SHPIs, bank managers, SHG facilitators and leaders of the women SHGs. For generating the response out of the KIIs, semi-structured open-ended questionnaires were used. The responses generated through the KIIs were analyzed using thematic analysis. Therefore, the themes generated out of the KIIs were categorized into five domains namely strategy for social mobilization, challenges during the process of social mobilization, Self Help Groups and women empowerment, challenges of women Self Help Groups and a way forward to social mobilization and women SHGs in West Khasi Hills District, Meghalaya.

#### **4.1. Strategy for Social Mobilization**

Strategy for Social Mobilization In the process of organizing and forming women into SHGs, the SHPIs have to use various techniques and strategies to sensitize and convince women to be part of the SHG movement. Without proper planning and strategies to mobilize women to form into SHG, it would not be successful and attaining the goals for the SHPIs in the process of forming SHGs. A strategy is a detailed plan in order to be able to achieve something concrete so that

the outcome of a particular task is successful. Hence, in the process of forming women into SHGs, different strategies are used by the SHPIs as reported by the informants as part of social mobilization that is important to mobilize and sensitize women in rural areas about SHG and its related matters. The different strategies for social mobilization include:

### **I. Public Awareness Programme**

The informants reported that the public awareness programme is one of the common strategies used by the SHPIs in the process of mobilizing women to form into SHGs. Mr. K one of the project managers states that *“The awareness programme on SHG is organized in different villages through the consent and permission of the respective village headmen”*. He further states that *“For the awareness programme all the women of a particular village are called to attend. The headman and some other prominent male members of the village council are also called for the awareness programme on SHG”*. Besides these he added that *“people from the village, the Block Development Officer (BDO) of a particular block in most cases is also present for the awareness programme to encourage women to be part of the SHGs movement in the area”*. The project manager or the director of the SHPI used to be the main person to provide information on the mission of the organization and about the SHG movement. According to Mr. M one of the project coordinators *“The initial awareness programme is mainly to provide information about the mission of a particular programme”*. For instance, NRLM would provide awareness about its mission, objectives and the importance of forming women into SHGs in order to help women availing to different financial help and support under this scheme so that they can promote their livelihood in a more effective way. In the same way, NSSS working under the ‘Livelihood Programme’ provide information about the mission, aim and objective of the organization and about the programme related to women SHG where it encourages women to form into SHG so that they could improve their living condition. Furthermore, according to Mr. Y one of the block project managers highlights that *“in the case of NRLM during the initial phase of forming women SHGs in the district, some members of the women Self Help Groups from Andhra Pradesh came to help out to mobilize women in the district. These women are known as external community resource persons (ECRPs). The ECRPs first trained the internal community resource persons (ICRPs) and along with them, they went to different villages to provide awareness on the SHGs. The*

*ECRPs and ICRPs tried to identify some active women (AW) from different villages so that the process of mobilization becomes easier". Thus, in this way the mobilizing process for women to form into SHG in the district was being done which becomes effective and successful.*

## **II. Survey**

The survey is another strategy used by the SHPIs in the process of forming women into SHG. Survey method is used in order to understand the situation and the need for women in rural areas. Mr. M one of the block project coordinators stated that *"the various survey methods used include participatory rural appraisal (PRA), social mapping and resource mapping. During the surveying process, the facilitators stay in the villages and conduct all these processes"*. It is through these survey methods used by the SHPIs that the situations of the women in a particular village is understood and identified so that intervention could be carried or planned forward in order to improve their livelihood or the income-generating activities to be taken. In this way, it helps the SHPIs to able to find resources in order to help out the women in those villages they have surveyed once they are formed into SHGs.

## **III. Meetings at the Village Level**

Conducting meetings for the women in the village is also one of the strategies that the SHPIs do in the process of forming women into SHGs. As for Mrs. D one of the community resource persons (CRP) states that *"after the first awareness programme, the facilitators keep visiting the villages and conducting meetings for the women of a particular village. In the meetings, the facilitators provide more information about the SHGs"*. The various meetings that are organized by the SHPIs are either for the whole village or locality wise depends on number of households of a particular village. *"In these meetings, women were able to clarify their doubts and queries related to SHG matters"* as stated by Ms. N one of the field coordinators. Through these meetings, the more detailed information on SHGs was provided by the facilitators. Mr. Y, one of the block project managers stated that *"It is through these meetings the active women (AW) were mostly identified so that they can help out in mobilizing other women in the village to join in SHG. The AWs are normally selected from those women who had been associated with the SHGs through the SGSY programme or other programmes related to SHG earlier. But if a particular village has not had any experience of the SHG, then the AWs are selected from any women who are willing and seem to be interested in joining the SHG"*. Thus, in this way it is



seen that for the effective mobilization process for women to form in to SHGs, the facilitators do identify the active women in particular village so that the whole process of mobilizing other women in a particular village or locality becomes easier, effective and much faster.

#### **IV. House Visit**

House visit in the process of mobilizing women to form into SHGs is another strategy used by the SHPIs. The facilitators do make a house visit as part of the strategy of social mobilization. The house visit is a door to door visit to meet the women in the village. This door to door visit enhances the facilitator to understand the situation related to family background and particularly the economic status of a particular woman. According to Ms. B one of the field coordinators/facilitators views that *“Through the house visit the facilitators counsel (ia syllyok) the women to join into the SHG movement so that they can be able to improve their income-generating activities (IGAs) and be able to bring changes in their lives and their family by improving the living condition”*. The house visit is very important for the women in the rural areas because as one of the facilitators Mrs. J stated that *“this gives an opportunity for the facilitator to understand their living conditions and be able to suggest in what way women could improve their livelihood activities through the engagement in the SHG”*. Therefore, home or house visit is an important strategy for the facilitators as it is an opportunity for the women to know the facilitators and be familiarized with them and build a rapport that enables them to express their ideas and opinions freely which helps them in understanding more about the SHG movement. Besides these, it also provides an opportunity to for the facilitators to make the other members in the family either the husband or other family members about the SHG so that they also understand about the SHG movement and in this way, they would support the women in the process of engagement in the SHG movement.

#### **V. Capacity Building Programmes**

Capacity Building Programmes Capacity building programmes as part of a strategy in the process of mobilization. As for Mr. Y one of the block project managers the capacity building programme *“refers to the training provided to the internal community resource persons (ICRPs) and to active women (AWs). It is also referring to the training provided by the SHPIs to the SHG members as soon as they have formed into groups. The ICRPs and AWs get their training from the external*

*community resource persons (ECRPs) on various aspects of SHG so that they mobilize other women effectively to form into the SHG movement*". Capacity building programme is an integral and essential part of the SHGs as it is observed that once the groups are formed the facilitators registered them into their respective offices namely under NRLM programme and under Nongstoin Social Service Society (NSSS) respectively. The immediate training programme provided to the SHG members *"once they are members includes concept seeding and basic bookkeeping"* as reported by Ms. S, one of the block programme managers. These training are important for the SHG members so that they can start off their activities in the group as they provide the guidelines in managing and running the group as per the guidelines of the SHPIs. Besides these training provided by the SHPIs to the SHGs, the financial institutions also particularly the Meghalaya Rural Bank do have their parts of providing training to the SHG members related to banking and bank linkage matters. However, Mr. T, one of the branch managers acknowledged that *"the financial institutions in the district on their own do not mobilize the women Self Help Groups as they do not directly engage in the formation process but they do provide awareness programmes to the women SHGs on the request of the SHPIs related to banking-related matters"*.

#### **4.2. Challenges in the Process of Social Mobilization**

In the process of mobilizing women in rural areas to form into SHGs, the informants have acknowledged that there are some challenges that prevent women from joining into the SHG and also slowing down the process of mobilization. Some of the challenges as reported by the SHPIs facilitators and the other key informants like the directors, project managers and branch managers that they encountered during the process mobilizing women in rural areas to form into SHGs include:

##### **I. Past Experience in Self Help Groups**

Due to the past experiences in the engagement in SHG movement by some of the women in some villages as Mr. Y, one of the block project managers mentioned that *"the engagement in the SGSY programmes and in other programmes run by NGOs where there was no proper follow-up and as a result many of the SHGs became defunct and without any profit out of the engagement in the SHGs"*. Thus, due to the past experience in SHGs, women in villages are apprehended to join in SHG as they feel that the NRLM programme and NSSS would also be the same where they will not gain anything out of their engagement in SHG and it would be

just a waste of time and create conflict among the women members in the mere future.

## **II. Misconception on Using Aadhaar Card**

Some of the women in rural areas have a misconception about the aadhaar number. As Ms. P, one of the field facilitators highlights that *“women feel that by engaging in the SHGs they have to have an aadhaar number in order to avail to loans and other financial aid from the government and other financial institutions. Due to this fact they are not willing to be part of the SHG movement”*. Further, Mr. K one of the project managers also stated that *“some women in rural areas do not understand about the aadhaar number and also due to the influence of others who frighten them about it as they feel that it is linked to a satanic number which hampers their faith and beliefs”*. Thus, we see that some women in rural areas have the misconception about the aadhaar card or number which make them not to join or apprehending to engage in SHG as they feel that the SHPIs are some of the organizations that aiming or targeting to impose on them for enrollment in the aadhaar number.

## **III. Lack of Knowledge and Understanding**

Lack of knowledge and understanding among rural women is one of the challenges faced by the SHPIs during the mobilization process. Ms. P, one of the field facilitators expressed that *“it is difficult sometimes to make women understand because some women in rural areas are illiterate and have a low level of education”*. So, after giving information about the SHGs, some women expressed that *“SHG is complicated to understand and to function it”* as reported by Mr. Y, one of the block project managers. Thus, due to lack of knowledge and understanding women particularly in rural areas do not want to engage in the SHGs movement as they do not want to make themselves into trouble where they feel it is very complicated. Further, according to Mrs. J, one of the community resource persons highlighted that the engagement in SHGs also *“involves many paper works including reading and writing thus it makes them disinterested in joining SHGs”*.

## **IV. Lack of Interest**

Lack of interest among women also is one of the challenges that the SHPIs faced during the mobilization process. Some of the women in rural areas do not want to join SHG as Mrs. A, one of the block resource centers (BRC) highlights that because women are not *“interested (ym sngew mon) and also due to workloads they*

*have at home they feel that they do not have time to take part in the SHGs*". Further, according to Mr. M, one of the block project coordinators highlighted that *"women lose interest in engaging in SHGs because they see that SHG does not provide any benefit but just a waste of time"*. Thus, we see that lack of interest is also one of the factors that hinder women for joining in to SHGs. As without interest nothing could be achieved or carried out effectively or successfully.

#### **V. Lack of Knowledge on Loan and Banking Matters**

The other challenge faced by the SHPIs during the process of mobilizing women to form into SHG as reported by Mr. Y, one of the block project managers is that *"women particularly in rural areas are afraid of loans"*. Some women in the rural areas expressed that they *"have limited knowledge about loans and other banking-related matters"* as reported by Mr. K one of the project managers. Thus, we can see that lack of knowledge on loan and other banking related matters makes women apprehensive to join SHG because they are afraid that they would not be able to approach the bank and also to use the loan. This is because they understand and see that once you are in the SHGs movement taking a loan is compulsory. It is also due to the fact that they have less knowledge about banking matters especially in terms of the bank interest rate. Due to this fact they do not want to engage in SHG as they see it will bring problems for them in terms of loan matters as they are poor and they might not be able to repay the loan in the future.

#### **VI. Misunderstanding on the SHPIs**

The misunderstanding of SHPIs is one of the typical challenges faced during the process of mobilization. This is one of the biggest challenges that the SHPIs faced. In some of the villages, women have a misunderstanding on the SHPIs as reported by Ms. P, an internal community resource person (ICRP) that *"the SHPIs are seen as the false promises that come just to introduce some schemes and to get some advantages from the women in rural areas"*. Further, Mr. L, one of the block project managers highlighted that *"women in some rural areas feared that the SHPIs would not provide any support and guidance to them once they join in SHG as they have experienced before with other organizations"*. Thus, the misunderstanding on the SHPIs is also one of the challenges in the process of mobilization as this makes some of the women in rural areas not to join in the SHGs movement.

## **VII. Communication Barrier**

The communication barrier is a technical challenge faced by SHPIs in the process of mobilizing women in rural areas. This refers to the language barriers and also to the difficulty in terms of transportation or road communication to go to the interior villages of West Khasi Hills District, Meghalaya. As Mr. L, one of the block project managers acknowledged that the communication problem in terms of language communication is faced by the SHPIs mainly the NRLM in the border area between the Khasi Hills and Garo Hills areas. Where in these areas both the communities that is the Khasis the Garos are present. *“As in the case of NRLM mainly the facilitators or the field staff know only Khasi language thus it makes a communication problem where it comes in mobilizing women belonging to the Garo community”*. The road communication problem is as another barrier face by the SHPIs especially the field staff is with regards to the transportation problem as *“some of the villages are in the far remote areas where there are no proper road facilities and not motorable which makes the SHG facilitators difficult to visit those villages often and mobilize women”* as reported by Mr. L and Ms. P. Thus, we see that communication barrier in terms of language and road communication barriers/problems add to the difficulty in the social mobilization process.

### **4.3. Self Help Group and Women Empowerment**

On the question of how social mobilization through SHGs enables women in rural areas to be empowered. The informants reported social mobilization plays a great role in sensitizing women particularly women in rural areas on various aspects related to their welfare and development. According to Mr. K, one of the project managers stated that the social mobilization through SHG *“is an effective platform to help women in rural areas to engage in SHG so that they can improve their socio-economic status. SHG is a platform providing opportunities for women to engage in groups and working together to improve their living conditions”*. In addition, Mrs.A, one of the block resource centres highlighted that *“the engagement of women in SHG enhances them independent in organizing, managing, and carrying out their activities and functions of their group and be able to stand on their own feet*. In this way, it makes women to gain confidence in taking responsibilities and decision making related to their group's functioning”. The group meeting in SHG is one of the unique activities which is normally held once a week where *“women get a chance to share their ideas and opinions related to the group activities and functions which*

*enable them to be confident in speaking abilities and also increases their ideas and knowledge” as reported by Mrs. H, one of the community volunteers (CV). Another aspect of SHG is the income-generating activity which is one of the concrete signs that show the economic empowerment of the women through the engagement in SHG. As Mr. K, one of the project managers highlighted that “once an SHG is registered it can avail to financial aid either from the SHPIs or from the banks to start off its income-generating activities. This helps women to start off their income-generating activities to improve their economic condition. It is witnessed that those members who work hard and utilize the money received through SHG in a proper way for their income-generating activities have come up so well and become financially independent”. The capacity building programme is also one of the important aspects of SHG as Mr. W, one of the project managers stated that the “SHPIs and the government are providing knowledge and skills enhancement programme to the SHG members once they are formed in order to manage their group as well as their chosen trades. In this way it enhances them skills and knowledge where it translates in to empowerment”*

Therefore, it is observed that the involvement of women in the SHG gives women opportunities to interact with other women from other places during the capacity building programme, meeting officials for help and support, visiting the banks and meeting the bank managers for their financial purposes, etc. all these processes help them build their confidence, enhance their communication skills and breaking their shyness. The change that is observed in women’s lives through the engagement in SHG also includes their active participation in social activities at the village level and enhances their managerial skills at the household level. In particular for the *“Khasi women, it is of great help as they have a big responsibility for the family and the involvement makes them busy in this way it makes them manage and perform many tasks”* as reported by Mr. X, one of the rural bank branch managers. Another concrete evidence on the impact of SHG on the lives of women is that it *“provides basic education to those women who were not able to sign their names were able to do so once a member of SHG”* as reported by Mrs. H, one of the community volunteers.

#### **4.4. Challenges of Women Self Help Groups**

The women SHGs in West Khasi Hills District, Meghalaya are no exception to problems and challenges. As Mr. W, one of the project managers highlighted that

*“in general and women SHGs in particular are not so vibrant as compared to other women SHGs in the other parts of the country especially of those in the plain areas. The common problems and difficulties that are facing by the women SHGs in West Khasi Hills district that they are slow in taking up activities in the SHGs this is due to lack of knowledge and skills by the members to run and function the SHG”.* Further, the common challenges face by women SHGs in the district as reported by the informants include lack of competent person to maintain records of the group activities such as the meeting minutes, financial matters, etc which is seen as a challenge in the SHG. Lack of active participation by some of the members in the group activities is also seen as challenge faces by the SHGs which slowing down the progress in the group. The lack of participation in attending of the capacity building programmes by some of the members is another challenge in the SHG where it leads to unequal distribution of responsibilities in the group which landed up only to some of the members to bear all the burdens of being the leaders in the group. Irregularity in attending group meetings and contribute to the group saving are also the challenges faced by the SHGs where it hampers the group functioning as the group activities and functions of the group are decided by all the members in the group meeting and the rotation of the group loan is depending on the contribution from all the members.

Besides, these the other common challenges of women SHGs are lack of profit gained out of the income gained activities carried is also a challenge in participation in SHG. Lack of family support also is seen as one of the challenges faced by the SHG members. The delay of the revolving fund (RF) at the initial stage of the group formation makes the group stagnant to start off their activities. Lack of unity and cooperation among the members is also one of the problems faced by the group. Another challenge face in SHG is the *“mistake of distributing the revolving fund among the members where some of the members do not use it for the income-generating purposes and they find difficult to repay to the group and as a result, some of the members leave the group and slowly the group becomes defunct”* as reported by Mr. K, one of the project managers.

#### **4.5. A Way Forward to Social Mobilization and Women SHGs**

For the SHPIs to mobilize women to form and organize into SHGs and making the participation of women into SHG a successful one the process of social mobilization needs to be carried out in a better way. Hence, the informants have put

forward some of the suggestions to enhance the process of social mobilization informing and helping women to participate in SHG such as:

### **I. Proper Planning for Social Mobilization**

Proper planning is one of the important aspects to carry out any programme. Thus, according to Mr. M, one of the block project coordinators highlighted that in the process of forming women into SHG *“proper planning is also required from the SHPIs to have a good plan so that the mobilization process becomes more effective and fruitful. The awareness programmes and other methods or techniques that involve mobilizing women in the rural areas should be well planned and in accordance with their needs”*. Hence, proper planning is important in the process of mobilizing women to form into SHGs as it will help in executing the plan in a systematic manner and more effective ways which benefit the target groups. In other words, it will also help to save time, energy and financial matters.

### **II. Proper Communication Channel**

The proper channel of communication is also one of the important aspects of the mobilization process. This includes that communication should be done through proper channel so that it reaches the target group. In this way, the communication starts from the SHPIs to the facilitators, headmen and women in different villages so that any mobilization runs smoothly and avoids communication gap to the different stakeholders as regards to mobilizing women to form SHGs.

### **III. Efficient Field Staff**

To make any programme effective it is required the involvement of efficient and interested persons. This is essential in the process of mobilizing women to form into SHGs. Thus, the field staff recruited by the SHPIs should be *“well trained and efficient as they are the ones who engage at the grass root level in mobilizing and forming women into SHGs”* as reported by Mr. K, one of the project managers. The field staff or field facilitators play an important role in the process of mobilization. Thus, if they are not trained or efficient the outcome will be ineffective and the mobilization process will not progress. In addition, the field staff also should be persons who are interested in their works so that the process of mobilizing women to form into the SHGs would be beneficial for the rural women in a larger way.

### **IV. Overcoming Language Barrier**

Language is the medium of communication. In this way, for an effective social mobilization, it is important that the language barriers should be done away



with. In line with this according to Mr. L, one of the block project manager “*considering the status of women in rural areas where they prefer the local dialect for communicating so it would be appropriate that those SHPIs recruit SHG facilitators that could communicate and understand the local dialect*”. This shows that social mobilization involves dialogue and discussion with the people or group of people to identifies the needs and find the solution for any problem. In this regards in the process of mobilizing women to form into SHG language plays an important part in order to inform and discuss on the SHG matters that convince women to join into the SHG movement.

#### **V. Need to Explore New Strategies**

For the effectiveness of social mobilization in regards to the formation of women into SHGs, the SHPIs need to identify and introduce other new strategies and methods so that their efforts in mobilizing women to become more effective and more women benefit out of their engagement in the SHG movement. But this “*requires efforts, new innovative ideas, research, etc which can be done through collective efforts and sharing of ideas and views among the stakeholders*” as reported by Mr. M, one of the block project coordinators. Thus, it is pertinent that the exploration new ways and strategies by different SHPIs to mobilize women to form into SHGs is required for better outcome where the aims and objective of a particular mission or project could be attained oriented towards the betterment of the people and of women in rural areas in particular.

In addition, for the well functioning of SHGs in general and women SHGs in particular in West Khasi Hills District, Meghalaya that would benefit women in improving their living conditions and attaining empowerment out of the engagement in SHGs, the informants have highlighted the following suggestions:

1. The SHG facilitators who are doing the real work at the grass-root level in the process of promoting SHGs should be well trained, dedicated, interested and hardworking persons.
2. Proper guidance, follow up and educating on the concept of SHG by the SHPIs is important in order to help women in rural areas improving their living conditions out of the engagement in SHG.
3. Regular participation by all the SHG members in the group activities is must for the well functioning and running of the SHG.

4. Attending of various capacity building training programmes is expected from all the SHG members in order to enhance their capacity in the functioning of the group and enhancing skills and knowledge on their IGAs.
5. Unity, co-operation and mutual support among the group members is essential for the smooth running and function of the group.
6. Proper planning for the income-generating activities by the SHG members is important to progress and benefit out of the participation in SHG.
7. Group leaders play a great role in mobilizing other members to actively taking part in all the group activities.
8. Transparency and equal distribution of financial aid received from the government, financial institution and SHPIs among the members is a must in order to sustain the group and progressing from time to time.
9. The SHG activities should be focused on the long term outcome and not focusing only for the sake of getting financial aid from the government of SHPIs.
10. There should be mutual co-operation between the SHG members and the SHG facilitators for the great benefit of the SHG.

Therefore, it is observed that the SHPIs used various strategies in the process of mobilizing women to form into SHGs. Through these various strategies and techniques, the SHPIs got to understand the need of the women in the rural areas and are able to mobilize them to form into SHGs. Social mobilization is an important aspect in the process of engaging people's participation in any programmes or activities that will translate into an effective outcome. It is a process that helps people to know and recognize their potentialities for their own benefit. It is a process that brings a mass movement to engage or participate in the developmental process. Hence, from this point of view, it can be said that without social mobilization the SHPIs would not be effectively mobilized women in rural areas to form into the SHG movement. However, there are challenges in the process of mobilizing people due to some factors as having already mentioned and discussed. These challenges will be solved once the SHPIs endeavour to clarify and provide more concrete information and make the people understand about the various issues and problems in particular faced by women in rural areas. Besides this, the social mobilization process it would be more effective if it is done through a proper channel and incorporate new ways and means which are viable for mobilizing women in the rural areas. Further, in terms of social mobilization, the financial institutions for the present study do not

have a direct intervention that is to mobilize women to form SHGs as none of the financial institutions in the study area look after the SHG but they are cooperative with those SHPIs in terms of providing awareness programme related to bank matters on the request of those SHPIs in the areas.

In addition, the findings show that the study is in line with the other studies on social mobilization such as that of UNICEF (2017), Deutsch (1961) WHO and UNDP (2016) Aishwarya (2014) and Rawat (2013) where social mobilization is strategy to mobilize people in order to attain changes and development. As in this study it is found that social mobilization enables women in rural areas to participate in SHGs and enhance their skills and knowledge that translates into empowerment. However, it is worth to note that when we compare the literatures between the international and national on the domain of social mobilization we see that the basic concept of social mobilization connotes the same meaning that is to bring changes. However, it is noticed that the international literatures such as that of the UNICEF (2017), Deutsch (1961) and WHO and UNDP (2016) provide a wider concept on social mobilization as compared to the national literatures such as that of Aishwarya (2014) and Rawat (2013) where the concept of social mobilization is specific in nature.

Thus, this chapter discusses on the roles of the SHPIs in the social mobilization for formation women into SHGs in West Khasi Hills District that includes the strategies of social mobilization, challenges in the process of social mobilization, a way forward for social mobilization by the SHPIs, Self Help Groups and women empowerment, challenges faced by the SHGs and a way forward for the women SHGs and social mobilization in West Khasi Hills District of Meghalaya state. In the proceeding chapter, the composition of the women SHGs will be presented and discussed.

## **CHAPTER V**

### **COMPOSITION OF SELF HELP GROUPS**

The previous chapter deals with the roles of government, NGOs, financial institutions and social mobilization in the process of forming women into SHG. In this chapter the composition of Self Help Groups are discussed which is divided into five sections such as the demographic profile of the respondents, socio-economic profile, SHG affiliation and block-wise of the respondents, composition of respondents in SHG, income-generating activities (IGAs) and motivating factors to join SHG.

#### **5.1. Demographic Profile of the Respondents**

The demographic profile of the respondents is an important aspect of the study as it sets the background of the study. This section presents and discusses the age, marital status and educational qualifications of the respondents.

The age of the respondents in the current study is categorized into six groups as given in the table 5.1. The age of the respondents ranges from 18 years to 65 years. The maximum of the respondents is belonging to 26 and 33 years of age accounting for more than one fifth (28%) of the total respondents. This is followed by the respondents belonging to 34 and 41 years of age covering one fifth (21%) of the total respondents. The third category is the respondents belonging to the age group between 42 and 49 years (18.5%), then followed by the respondents belonging to the age group between 18 and 25 years of age amounting less than one fifth (17.25%) of the total respondents. The fifth category of the respondents is those belonging to the age group between 50 and 57 years which cover one-tenth (10.75%) of the total respondents. The data presented that the least number of the respondents are in the age group between 58 to 65 years comprising 4.5% of the entire respondents. The study shows that 36.75 years is the mean age of the respondents. In addition, across the stages of SHG the data showing that the age group distribution of the respondents showing that the age group between 26 and 33 years account the highest number in all the stages of SHG. However, a slight variation is observed in the repayment stage that the respondents who are belonging to the age group between 42 and 49 years comprising more than those respondents belonging to the age group between 34 and 41 years of age unlike in the formation and loan stage which is in the opposite. Thus, the study shows that the respondents engaging in the SHGs comprises of both young

and older respondents. This also predicted the dynamism within the same gender in the SHGs.

The marital status of the respondents is presented in four categories namely married, widow, divorced and unmarried as given in the table 5.1. The data present that a maximum of 82.3% of the respondents is presently married followed by 8.3% of the respondents who are widows. The study is also having respondents who are divorced accounting for 5.8% of the entire respondents. The least 3.8% of the total respondents are unmarried. This same pattern is also observed across the stages of SHG where the respondents who are married covering the maximum number in all the stages as compared to the other categories of the marital status of the respondents such as a widow, divorced and unmarried. Thus, the data indicates that most of the respondents are married and having a primary responsibility within the family.

The educational qualification of the respondents is classified into seven groups viz. illiterate, primary school level, middle school level, high school level, higher secondary school level, degree course and PG and above as given in the table 5.1. The data shows that nearly half (47%) of the total respondents are having education up to primary school level. It is clear that nearly half of the total respondents are having a basic primary education. This is followed by one fifth (20.3%) of the total respondents having education up to middle school level. Thirdly, nearly one fifth (17) of the total respondents are having education up to high school level. Further, the respondents who cover less than one-tenth (7%, 5% and 0.3%) each are having an education level up to degree course, higher secondary and PG and above respectively. This shows that the higher the educational standard the lesser the number of the respondents in the study. Further, the data shows that the presence of 3% of the respondents who are illiterate are also found in the study and the least number of the respondents comprising of those who are having Post Graduate and above level of education consisting a minimum of 0.3% of the entire respondents.

The educational status of the respondents across the stages of SHG presents that in all the stages of SHG a maximum of the respondents are having education up to primary school level. But in the other categories of the educational level of respondents showing a different variation in the proportion of the respondents across the stages of SHG such as in the formation stage the second, third, fourth and fifth highest numbers comprises of the respondents having education up to middle school, high school, higher secondary school and degree course level respectively. In the

loan stage the second, third, fourth and five highest numbers comprise of the respondents having education up to middle school, high school, degree course and higher secondary school level respectively. Whereas in the repayment stage the second, third, fourth and fifth highest numbers comprise of the respondents having education up to high school, higher secondary school, middle school and degree course respectively. In addition, it is found out that the proportion of the respondents who are illiterate is highest in the loan stage and followed by the repayment stage and the highest educational qualification of the respondents is found in the formation stage (see table 5.1). So, it is evident that nearly half of the total respondents engaging in SHGs are having low educational qualifications. Also, this gives the picture of the educational status of women in rural areas where a majority of them either just complete their primary level education or at the most up to high school level education which is in line with the view of Dutt and Samanta (2006) who opined that rural women have a low level of literacy. Therefore, the study reflected that the encouragement of women in rural areas for higher education is needed.

## **5.2. The Socio-Economic Profile of the Respondents**

The socio-economic profile of the respondents in the study includes the economic category and the primary occupation of the respondents as given in the table 5.2. The data present that majority (91.8%) of the respondents are belonging to the below poverty line (BPL) family category and a minimum of nearly one-tenth (8.3%) of total respondents belonging to the above poverty line (APL) family category. This pattern is also observed across the stages of SHG wherein all the stages of SHG the respondents belonging to the BPL category comprising the highest number. However, the proportion of the respondents under the BPL category is found out that the loan stage has the highest percentage of respondents, followed by the formation stage and then the repayment stage. While, under the APL category the data reveals that the repayment stage has the highest percentage of respondents, followed by the formation stage and lastly the loan stage. The study shows that majority of the respondents are belonging to the below poverty line category. This speaks about the economic condition of the people in rural areas where most of the people who live in rural areas are economically poor as compared to those who live in urban areas.

The data on the marital status of the respondents as presented in Table 5.1 shows that a maximum of the respondents is married. So, it is important to explore

the primary occupation of the respondents. Table 5.2 shows that a maximum of more than two-third (74.8%) of the total respondents are engaging as cultivators, followed by less than one-tenth (7%) of the respondents who are merely confining to homemaking. The third category of the respondent's primary occupation is a school teacher where they cover 4.5% of the total respondents, the fourth category are those respondents who are petty shop owners which cover 4.25% of the total respondents, the fifth category is those respondents who are engaging in the small business amounting 4% of the total respondents, the sixth category is those respondents engaging as Anganwadi workers and students which share an equal distribution with 1.5% each of the total respondents. Further, the seventh category is those respondents engaging as the SHG facilitators such as Community Resource Persons (CRPs) under NRLM and Community Volunteers (CVs) under NSSS, ASHA workers and mid-day meal cook which have an equal distribution of respondents that covers 0.8% each of the total respondents. Lastly, the least among the respondents are those whose primary occupation is government employees amounting only 0.25% of the total respondents.

Further, the data reveals that across the stages of SHG as given in table 5.2 shows that the respondents engaging as cultivators amounts to the highest number in all the stages of SHG followed by the respondents who are homemakers. Whereas, there is a variation of proportion as regards to the primary occupation of the respondents besides the mentioned occupations in all the stages. It is found out that the respondents engaging in small businesses, SHG facilitators, ASHA workers, mid-day meal cook and government employee do not belong to the formation stage. Further, the respondents engaging as SHGs facilitators and ASHA workers also do not belong to the repayment stage. Whereas, it is found out the loan stage comprises of respondents engaging in different occupations as categorized in the study. Thus, the study shows that most of the respondents' primary occupation is farming cultivation or engaging in farming activities. This speaks about the status of women's occupation in rural areas where they mostly depending on agricultural-related activities for their livelihood. The study is similar to the study of Das (2006) and Sharma (2008) where they have highlighted the same thing regarding the occupation that is common for rural women that they extensively engaged in agricultural activities where they suggested that training for women in rural areas are required in

order to improve skills in their occupational field for better outcome out their engagement in agricultural or farming activities.

### **5.3. SHG Affiliation and Block-wise Distribution of the Respondents**

The SHG affiliation refers to the Self Help Group promoting institutions (SHPIs) where the respondents have registered themselves and their SHGs and is being supervised by a particular SHPI in their process of engagement in the SHG. Therefore, for the study two SHPIs that one under the government programme and another under an NGO in West Khasi Hills District of Meghalaya state were included viz. the National Rural Livelihood Mission (NRLM) and the Nongstoin Social Service Society (NSSS). Table 5.3 presents that a maximum of 82.5% of the respondents belonging to NRLM whereas the rest less than one fourth (17.5%) of the respondents belonging to NSSS. Across the stages of SHG, it is found out that the proportion of the respondents presents that under NRLM the highest percentage of the respondents belonging to the repayment stage, followed by the respondents belonging to the formation stage and then the respondents belonging to the loan stage. Whereas, under NSSS the highest percentage of respondents belonging to the loan stage, followed by the formation stage and then the respondents from the repayment stage.

As regards the block-wise distribution of the respondents the data shows that more than half (57.5%) of the respondents belonging to Mairang block, followed by the respondents belonging to Mawshynrut block which covers one fourth (25%) of the total respondents. Thirdly, by the respondents belonging to Nongstoin block which cover less than one fourth (10%) and lastly the respondents belonging to Mawthadrishan block which also cover only less than one fourth (7.5%) of the total respondents.

### **5.4. Composition of the Respondents in Self Help Group**

The composition of the respondents in SHG includes the duration of membership of the respondents in SHG and their position hold in the SHG as presented in table 5.4. The duration of membership of the respondents engaging in SHG is categorized into four categories viz. between 1 and 2 years, between 3 and 4 years, between 5 and 6 years and between 7 and 8 years. The table 5.4 shows that nearly half (49.8%) of the total respondents are engaging in SHG for the period between 1 and 2 years, followed by the respondents who are engaging in SHG for the period between 3 and 4 years which covers more than one third (46.5%) of the total



respondents. Thirdly, by the respondents who are engaging in SHG for the period between 7 and 8 years which amounts less than one-tenth (2.3%) of the total respondents and lastly the respondents who are engaging in SHG for the period between 5 and 6 years which covers a minimum number of less than one-tenth (1.5%) out of the entire respondents. Further, across the stages of SHG, it is found out that the highest number of respondents who are a member in SHG for the period between 1 and 2 years are belonging to the formation stage, the respondents who are engaging for the period between 3 and 4 years in SHG have the highest number in the repayment stage, the higher number of the respondents engaging in SHG for the period between 5 and 6 years are belonging to the repayment stage and the highest number of the respondents engaging in SHG for the period between 7 and 8 years are belonging to the repayment stage. Further, the data reveals that the repayment stage comprises of the respondents engaging in SHG for the period between 3 and 8 years, the loan stage comprises of the respondents engaging in SHG for the period between 1 and 4 years and lastly the formation stage comprises of the respondents engaging in SHG for the period between 1 and 2 years. Thus, the study presents that the membership of the respondents involved in the SHGs ranges from one year to eight years and longer the duration of membership the higher is the stage of SHG. This shows that there is a variation of the duration membership among the respondents who are part of the study.

As regards to the position of the SHG members holding in the group as shown in table 5.4 presents that most of the respondents are not holding any position in the group which covers more than two-thirds (70.3%) of the respondents, followed by those who hold the position of president and secretary which amounts just one-tenth (10%) each of the respondents. The least number of the respondents are those who hold the post of financial secretary which covers nearly one-tenth (9.8%) of the respondents. This similar pattern is also observed across the stages of SHG wherein all the stages the respondents who do not hold any position in SHG comprising the highest number. It is evident that most of the respondents engaging in the SHG are not holding any position in the group but are just members. Thus the study indicates that the respondents included both the SHG members who hold positions and those who are just members in the group. However, the group leaders are lesser as compared to those who are not holding any position in the group this is due to the

fact that in a group the leaders include only the president, secretary and the financial secretary where the majority of the members do not hold any position.

### **5.5. Individual Income Generating Activities**

The individual income-generating activities (IGA) of the respondents carrying out through engagement in SHG presents that a maximum of more than two-third (83.5%) of the total respondents in one way or the other have taken up IGA through the engagement in SHG whereas another less than one fourth (16.5%) of the total respondents have not taken up any IGA through the engagement in SHG. Further, across the stages of SHG showing that most of the respondents have taken up individual IGA through the engagement in SHG where the repayment stage has the highest number of respondents followed by the formation stage and then the loan stage. It is pertinent that once a respondent joins or engages in SHG, in one way or the other she is engaging in her IGA which is one of the functions or activities that the members are encouraged to take up through SHG in order to improve their living condition by improving the economic status (see table 5.5).

Regarding the types of income-generating activities (IGAs) taken up by the respondents, the table 5.5 presents that more than one fourth (27.2%) of the respondents are taking up vegetable farming, nearly one fifth (17.7) of the total respondents are taking up piggery farming, less than one-tenth (12.0%) of the total respondents are taking up poultry farming, an equal distribution of respondents which cover nearly one-tenth (7.7%) each are the respondents taking up petty shops and piggery and poultry farming, less than one-tenth (6.0%) of the respondents are taking up a small business. The poultry and vegetable farming is another type of income-generating activity which are taken up by less than one-tenth (2.2%) of the respondents. Further, there is an equal distribution of the respondents who are taken up tailoring and cow raring which cover a minimum of less than one-tenth (1.0%) each and the least number of the respondents are those who are taken up goat raring which cover a minimum of less than one-tenth (0.7%). In addition, it is found out that across the stages of SHG the respondents taking up vegetable farming as their IGA comprise the highest number followed by piggery farming and then poultry farming. It is also observed that among the respondents belonging to the formation stage none of the respondents taking up cow raring, in the loan stage none of the respondents are found to take up tailoring and in the repayment stage none of the respondents are found to be taking up goat raring as their IGAs.

Thus, it obvious that most of the respondents are taking up a farming either vegetable or animal farming for their income-generating activities once they are members of SHG. This is in line with Cheema et al. (2011) where they observed that activities undertaken by women SHGs are mostly for microcredit 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. It is evident that through the involvement in SHG majority of the respondents in one way or the other have taken up the income-generating activities (IGAs). It is also observed that most of the income-generating activities are related to farming activities either agricultural or animal farming. This reflects the common livelihood activities practice in rural areas where people are mostly engaged in farming activities for their livelihood. Hence, it is pertinent that women who are involving in the SHGs have mostly opted for farming activities in order to have better livelihood which is suitable and beneficial for them.

#### **5.6. Motivation for Joining in Self Help Group**

Motivation is an important aspect of a person's life as it drives a person to be able to achieve something and to attain satisfaction. Likewise for women to join in SHG it is also depending on the motivating factors either through self-motivation or being motivated by others that convinced them to join in SHGs. Thus, the motivating factors in the present study refer to the force that drove the respondents to join in SHGs movement. The motivating factors could be internal or external, either intrinsic or extrinsic, or both. The internal factors refer to the personal motives which are self-opted to join the SHGs movement whereas the external factors refer to those factors which come from outside other than the personal choice and they were being influenced to join or participate in the SHGs movement. In this section, the referral and reasons to join in SHG by the respondents are presented as given in table 5.6.

The sources that made the respondents joining in SHG as presented in Table 5.5 show that a maximum of more than one third (39.5%) of the entire respondents were referred by their friends to join SHG. This followed by less than one third (29.5%) of the entire respondents who opted or chosen by themselves to join SHG. Thirdly, nearly one fourth (24.3%) of the entire respondents are those who were referred by their relatives to join SHG. Lastly, less than one-tenth (6.7%) of the entire respondents were referred by the facilitators to join SHG. The proportion of

respondents across the stages of SHG is found that in the formation stage the highest numbers of respondents are those who opted on their own to join SHG followed by those who were referred by their friends then by the respondents who were referred by their relatives and lastly by the respondents referred by the SHG facilitators. In the loan stage the highest numbers of respondents are those who were referred by their friends followed by the respondents who were referred by their relatives, then the respondents who opted by their own and lastly by the respondents who were referred by the SHG facilitators. Whereas, in the repayment stage it is found out that the highest numbers of respondents are those who were referred by their friends followed by those who opted on their own then by the respondents who were referred by their relatives and lastly by the respondents who were referred by the SHG facilitators. Further, in all the stages of SHG, it is observed that the respondents who were referred by the SHG facilitators occupied the least among the other respondents either referred by friends, relatives or self opted. Thus, it is evident that besides the self option to join in SHG, the mobilization or influence by their friends, relatives and facilitators have a great role in the process of making the respondents join in the SHGs movement.

It is important to explore the reasons given by the respondents for joining SHG. So, a number of reasons were reported by the respondents as shown in table 5.6. The data shows that more than half of the entire respondents (53.3%) joined SHG expecting to improve their economic condition. This is followed by nearly one fifth (18.8%) of the respondents who have reported that they joined SHG as an exploration and venturing out of new income-generating activities (IGAs) and the other one-tenth (10.8%) of the respondents reported that they joined SHG so that they can fight against poverty. However, less than one-tenth (7.3%) of the respondents joined SHG to be able to stand on their own feet assuming to be financially independent, less than one-tenth (4%, 3.3%, and 1.8%) of the respondents reported that they have joined SHG with an expectation of getting financial aid, mutual support among the members and to get employment respectively. The least number of respondents which cover less than one-tenth (1%) of the total respondents reported that they joined SHG because they were being influenced by others.

It is found out that across the stages of SHG, the respondents having an expectation to improve the economic condition though the engagement in SHG amount the highest number followed by the respondents having an expectation to

start off IGA, to fight against poverty, to stand on their own feet and to avail financial aid. Whereas the other reasons viz. to get help and mutual support, to be employed and being influenced by others varies according to the stage of SHG. Finally, it is observed that the respondents belonging to the repayment stage were not being influenced by others as in other stages (see table 5.6). Therefore, the study evidence that the reasons for women to join SHGs are centered around the improvement of their economic condition with the expectation to start-up new IGAs, getting the benefit of financial aid and support from the government and also to have mutual support among the members.

Therefore, the study found that the given reasons for joining SHG by the respondents are in line with the nature of SHG that aims to improve the living condition of the members through their engagement in the SHGs. This chapter has discussed the profiles of the respondents. The proceeding chapter presents on the Women's participation in Self Help Group and Women Empowerment.

**Table 5.1 Demographic Profile of the Respondents**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
<b>1</b>	<b>Age Group</b>				
	18-25	17 (17.0)	36 (18.9)	16 (14.5)	69 (17.2)
	26-33	29 (29.0)	55 (28.9)	28 (25.4)	112 (28.0)
	34-41	23 (23.0)	42 (22.1)	20 (18.1)	85 (21.2)
	42-49	16 (16.0)	29 (15.2)	28 (25.4)	73 (18.2)
	50-57	10 (10.0)	21 (11)	12 (10.9)	43 (10.7)
	58-65	5 (5.0)	7 (3.6)	6 (5.4)	18 (4.5)
<b>2</b>	<b>Marital Status</b>				
	Married	85 (85.0)	159 (83.7)	85 (77.3)	329 (82.3)
	Widow	6 (6.0)	17 (8.9)	10 (9.1)	33 (8.3)
	Divorced	5 (5.0)	11 (5.8)	7 (6.4)	23 (5.8)
	Unmarried	4 (4.0)	3 (1.6)	8 (7.3)	15 (3.8)
<b>3</b>	<b>Educational Status</b>				
	Illiterate	0 (0.0)	11 (5.8)	1 (0.9)	12 (3.0)
	Up to primary school	42 (42.0)	88 (46.3)	58 (52.7)	188 (47.0)
	Middle school	29 (29.0)	40 (21.1)	12 (10.9)	81 (20.3)
	High school	21 (21.0)	32 (16.8)	15 (13.6)	68 (17.0)
	Higher secondary school	4 (4.0)	5 (2.6)	13 (11.8)	22 (5.5)
	Degree course	3 (3.0)	14 (7.4)	11 (10.0)	28 (7.0)
	PG and above	1 (1.0)	0 (0.0)	0 (0.0)	1 (0.3)

Source: Computed

(Figures in parentheses are percentages)

**Table 5.2 Socio-Economic Profile of the Respondents**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
<b>1</b>	<b>Socio Economic Category</b>				
	BPL	91 (91.0)	185 (97.3)	91 (82.7)	367 (91.8)
	APL	9 (9.0)	5 (2.6)	19 (17.2)	33 (8.3)
<b>2</b>	<b>Primary Occupation</b>				
	Cultivator	83 (83.0)	136 (71.5)	80 (72.7)	299 (74.8)
	Home maker	4 (4.0)	18 (9.4)	6 (5.4)	28 (7)
	School teacher	3 (3.0)	9 (4.7)	6 (5.4)	18 (4.5)
	Petty shop	8 (8.0)	4 (2.1)	5 (4.5)	17 (4.25)
	Business	0 (0.0)	10 (5.2)	6 (5.4)	16 (4)
	Student	1 (1.0)	1 (0.5)	4 (3.6)	6 (1.5)
	Anganwadi worker	1 (1.0)	3 (1.5)	2 (1.8)	6 (1.5)
	SHG facilitators	0 (0.0)	3 (1.5)	0 (0.0)	3 (0.8)
	ASHA worker	0 (0.0)	3 (1.5)	0 (0.0)	3 (0.8)
	Mid-day meal cook	0 (0.0)	2 (1)	1 (0.9)	3 (0.8)
	Post office peon	0 (0.0)	1 (0.5)	0 (0.0)	1 (0.25)

Source: Computed

(Figures in parentheses are percentages)

**Table 5.3 SHG Affiliation and Block-wise of the Respondents**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
<b>1</b>	<b>SHPI</b>				
	NRLM	90 (90.0)	140 (73.6)	100 (90.9)	330 (82.5)
	NSSS	10 (10.0)	50 (26.3)	10 (9.0)	70 (17.5)
<b>2</b>	<b>Block</b>				
	Nongstoin	0 (0.0)	40 (21.0)	0 (0.0)	40 (10.0)
	Mairang	1 (1.0)	129 (67.8)	100 (90.9)	230 (57.5)
	Mawshynrut	89 (89.00)	11 (5.79)	0 (0.0)	100 (25.0)
	Mawthadrishan	10 (10.0)	10 (5.2)	10 (9.0)	30 (7.5)

Source: Computed

(Figures in parentheses are percentages)

**Table 5.4 Composition of the Respondents in SHG**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
<b>1</b>	<b>Duration of Membership in SHG</b>				
	Between 1 and 2 years	100 (100.0)	99 (52.0)	0 (0.0)	199 (49.7)
	Between 3 and 4 years	0 (0.0)	91 (47.8)	95 (86.3)	186 (46.5)
	Between 5 and 6 years	0 (0.0)	0 (0.0)	6 (5.4)	6 (1.5)
	Between 7 and 8 years	0 (0.0)	0 (0.0)	9 (8.1)	9 (2.2)
<b>2</b>	<b>Position in SHG</b>				
	President	9 (9.0)	20 (10.5)	11 (10.0)	40 (10.0)
	Secretary	10 (10.0)	19 (10.0)	11 (10.0)	40 (10.0)
	Financial secretary	10 (10.0)	19 (10.0)	10 (9.0)	39 (9.7)
	Member	71 (71.0)	132 (69.4)	78 (70.9)	281 (70.2)

Source: Computed

(Figures in parentheses are percentages)



**Table 5.5 Individual IGAs of the Respondents**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
1	<b>Taken-up of Income Generation Activities</b>	83 (83.0)	148 (77.9)	103 (93.6)	334 (83.5)
2	<b>Types of IGAs</b>				
	Vegetable farming	27 (27.0)	38 (20.0)	44 (40.0)	109 (27.2)
	Piggery farming	20 (20.0)	36 (18.9)	15 (13.6)	71 (17.8)
	Poultry farming	11 (11)	22 (11.5)	15 (13.6)	48 (12.0)
	Running petty shop	16 (16.0)	8 (4.2)	7 (6.3)	31 (7.8)
	Piggery and poultry farming	2 (2.0)	20 (10.5)	9 (8.1)	31 (7.8)
	Small business	1 (1.0)	17 (8.9)	6 (5.5)	24 (6)
	Poultry and vegetable farming	2 (2.0)	4 (2.1)	3 (2.7)	9 (2.3)
	Tailoring	2 (2.0)	0 (0.0)	2 (1.8)	4 (1.0)
	Cow raring	0 (0.0)	2 (1.0)	2 (1.8)	4 (1.0)
	Goat raring	2 (2.0)	1 (0.5)	0 (0.0)	3 (0.8)

*Source: Computed*

*(Figures in parentheses are percentages)*

**Table 5.6 Motivation for Joining in SHG**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n =110	
<b>1</b>	<b>Referral</b>				
	Self	39 (39.0)	49 (25.7)	30 (27.2)	118 (29.5)
	Relatives	19 (19.0)	51 (26.8)	27 (24.5)	97 (24.2)
	Friends	38 (38.0)	77 (40.5)	43 (39)	158 (39.5)
	Facilitators	4 (4.0)	13 (6.8)	10 (9.0)	27 (6.7)
<b>2</b>	<b>Reasons</b>				
	Economic improvement	48 (48.0)	98 (51.5)	67 (60.9)	213 (53.2)
	Exploration of new IGAs	23 (23.0)	34 (17.8)	18 (16.3)	75 (18.7)
	To fight against poverty	5 (5.0)	8 (4.2)	3 (2.7)	16 (4)
	To be financially independent	8 (8.0)	15 (7.8)	6 (5.4)	29 (7.2)
	To seek financial aid	10 (10.0)	24 (12.6)	9 (8.1)	43 (10.7)
	To support and work together with others	3 (3.0)	8 (4.2)	2 (1.8)	13 (3.2)
	To be self-employed	1 (1.0)	1 (0.5)	5 (4.5)	7 (1.7)
	Being influenced by others	2 (0.5)	2 (0.5)	0 (0.0)	4 (1.0)

Source: Computed

(Figures in parentheses are percentages)

## CHAPTER VI

### WOMEN'S PARTICIPATION IN SELF HELP GROUPS AND EMPOWERMENT

The previous chapter contains the discussion on the composition of Self Help Groups and this chapter discusses the participation in the SHGs and empowerment gained out of the participation. The participation of the members in the group is an important aspect of the SHG functioning. It is expected that once a member in an SHG one has to take part and engage in all the group activities. Therefore, the success and failure of the group is depending on the level of the members' participation. This chapter is divided into five main sections such as the perception of the members on the functions of SHG, group dynamics, capacity building, skills and knowledge enhancement, dimensions of women empowerment, results of the focus group discussions (FGDs), constraints to women empowerment and suggestions by the respondents and the participants.

#### 6.1. Perceptions on the Functions of Self Help Group

Self Help Group as a voluntary group aims to bring changes in the lives of the marginalized section of the society. In order to achieve the aims and goals, certain functions have to be operated and carried out. The functions of SHG are oriented towards the upliftment and development of the poor. Therefore, based on its functions that people are driven to engage in the SHG with an expectation and hope that they could gain something out of it. The decision to participate in SHG is following with their expectations to achieve what they have dreamt of.

To assess the perceptions of the respondents on the functions of SHG 10 statements were identified as given in table 6.1 which were drawn from the previous studies related to the functions of SHG. Further, these statements were assessed using five-point scales such as strongly agree, agree, neutral, disagree and strongly disagree. These scales were converted into scores as 5,4,3,2 and 1 respectively. The data present on the perceptions of the respondents as regards the functions of SHG across the stages of SHG that the repayment stage has the highest mean score value (4.33) as compared to the formation and loan stage which shared the equal mean score of 4.18 each. However, based on the mean score there is not much difference in the perception among the respondents belonging to the different stages of SHG. Further, it is noted that in all the items provided the total mean score ranges from 4.14 to 4.26 indicating that the respondents 'agree' with the perceptions on the functions of SHG as based on the rating scale provided where 4 is for agree and 5

strongly agree. Therefore, it indicates that once the respondents are engaging or becoming a member of an SHG they are aware and have knowledge about the functions of the SHG which serves as a positive sign for better engagement and participation in the SHG.

## **6.2. Group Dynamics in Self Help Group**

The group dynamics in SHG means the involvement and participation of SHG members in the group. It is one of the characteristics of SHG that determines the success or failure of the group. The members are given an opportunity to participate and involve in different capacity building programmes. Therefore, the group dynamics are met when the members practice and share their skillful experiences towards better livelihood. At the same time, it enhances empowerment where they are exposed to it beyond the umbrella of SHG. In this section, the group dynamics in SHG include the member's participation in SHG, group cohesion in SHG, decision making in SHG, the pattern of relationship among the group dynamic and lastly the interrelationship between the components of the demographic profile of the respondents and the group dynamics.

### **6.2.1. Pattern of Participation in SHG and Stage of SHG**

Self Help Group is participatory in nature providing an equal platform to all the members and focuses on the collective effort. Thus, the length and breadth of participation of the members in SHG is very essential in order to meet the aims and objectives of SHG. Without a satisfactory level of the member's participation in SHG, the group as a whole would not function well and would not provide any benefit to the members. Further, the level of success or failure of SHG is highly dependent upon the level of participation.

It is important to understand the level of the respondents' participation in SHG. Table 6.2 presents on the participation of members in SHG where 7 indicators such as attending group meetings, expression of opinions, participating in economic activities, depositing savings, borrowing money from SHG, documentation and repayment of loans were assessed using four-point scales - always, mostly, sometimes and never which were converted into the value of the assigned score of 3, 2, 1 and 0 respectively. Besides this, the statistic calculation of mean and standard deviation was also used. Based on the total mean score across the stages of SHG it shows that the repayment stage has the highest mean score value with 1.80 followed by the loan stage with the total mean score value of 1.69 and the least is the

formation stage with the total mean score value of 1.65. However, it is observed that there are not much of mean score differences among the different stages of SHG. Thus, it is evident that in all the different items related to the participation in SHG, the repayment stage has the highest mean score among the stages of SHG except with the item related to attending meetings where the formation stage slightly has a higher mean score than the repayment stage.

In addition, it is found out that the total mean score of the different items ranges from 0.71 to 2.34. Hence, based on the rating scale it indicates that in the matter of attending meetings, expressed their opinions and also regularly depositing saving the respondents have reported that they are 'mostly' participated in all these aspects. Whereas, in terms of participating in economic activities, borrowing money from the group and repay the loan the respondents have reported that they are 'sometimes' participated in these matters. Further, it is worth to be noted that the item on documentation has the lowest mean score of 0.71 among the mentioned items indicating that only some members do participate and some do not participate in it. This could be linked to the practice that documentation on meeting minutes and financial recording is mostly done by only the elected authorized member of the group. Thus, the group dynamics in terms of the member's participation in SHG show that the members are 'mostly' taking part in the group meetings, expressing opinions and contributing to the group savings. These are the essential aspects of the group where the meeting is needed to be conducted for discussion on the activities and functioning of the group and ideas and opinions are shared for the progress of the group. Further, the group saving also is important as it is the source of income-generating activities (IGAs) and the members are efficient in saving with a mean score of 2.34. Moreover, this saving is utilized by the group to provide financial assistance to their members who are most in need in the manner of loan for repayment. So, regularity in repayment is equally important as it serves internal financial sources for IGAs and loans which is also very helpful to members in times of financial emergency.

### **6.2.2. Pattern of Group Cohesion in SHG and Stage of SHG**

Group cohesion is one of the characteristics of group dynamics. It is through the group cohesion that the extent of participation and interest of the members depend upon. The cohesion in a group is a must for achievement and progress. This

is because; when there is unity and cooperation among the members the works and activities of a group become easier.

The group cohesion instills in the mind and heart of the member a sense of belongingness and responsibility towards the group they belong to. In this way, mutual support and cooperation among the members within the group are taken place which is essential for any group in particular for a group like SHG. The group cohesion among the respondents was assessed in terms of unity, a sense of belongingness; mutual support, collective efforts for common goals, exchanging knowledge and skills and over and above with similar commitment as given in table 6.3. These indicators were assessed using five-point scales such as strongly agree, agree, neutral, disagree and strongly disagree which were converted into scores such as 5, 4, 3, 2 and 1 respectively and statistic calculation of mean and standard deviation was also used. The pattern of group cohesion and stages of SHG presents that across the different stages the repayment stage has the highest mean score value of 4.29 followed by the loan stage with the mean score value of 4.18 and lastly the formation stage with the mean score value of 4.12. The same pattern is also found out among the different items with a slight variation of mean score across the different stages of SHG where the repayment stage has the highest mean score value in all the items followed by the loan stage and then the formation stage. This shows that as the stage of SHG improved the group cohesion of the members in SHG also improved.

The total mean score of each of the items of the group cohesion ranges from 4.15 to 4.24. Thus based on the rating scale, all the respondents have reported that they 'agree' with all the items of group cohesion such as unity, a sense of belongingness, mutual support, collective efforts for common goals, exchanging knowledge and skills and similar commitment among the member within the group. Thus, the data reveals the presence of cohesiveness among the members of the group. In addition, it is found out that unity in the group has the highest mean score of 4.24 among all the other items which is in line with the reported by Behera and Mohanty (2006) where they remarked that SHG is a form 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. When there are unity, cooperation and understanding among the members, the group can progress and achieve any task.

### **6.2.3. Pattern of Decision Making in SHG and Stage of SHG**

The decision making is an essential component of SHG. The collective decision making of the members sounds the well-functioning of the group. The functioning and management of SHG are highly dependent on the group members' decision. So, the activity of the group is according to the collective decision. The type of decisions making in the group as given in table 6.4 includes democratic decision making, decision making by facilitators, decision making by the group leaders, majority decision and decision making by an individual. The decision making in the group was assessed using four-point scales - always, mostly, sometimes and never which were converted into assigned scores values of 3, 2, 1 and 0 respectively. Statistic calculation of mean and standard deviation was also used.

The pattern of decision making in the group and stages of SHG shows that across the stages of SHG the repayment stage has the highest total mean score value of 1.55 followed by the loan stage with the total mean score of 1.28 which is slightly higher than the formation state which amounts the total mean score of 1.27. The data shows that there is not much of mean score variation between the formation and the loan stage whereas there is a different variation of mean score among the repayment stage with the formation and the loan stage which amounts the higher total mean score as compared to the formation and loan stage as shown in table 6.4. However, in most of the items it is seen that the repayment stage has higher mean score value as compared to other stages of SHG but except with the democratic decision making where the formation stage has a higher mean value of 2.86 which is slightly higher than the repayment stage (2.85) and the loan stage (2.71). Further, between the formation and loan stage, the different varieties of the mean score are found in terms decision making by group leaders where the loan stage has slightly higher mean score value than the formation stage while the majority decision making is found out that the formation stage has slightly higher mean score value than the loan stage.

In addition based on the total mean score and the rating scale, a maximum of the respondents reported that they 'always' follow democratic decision making and majority consensus decision making within the group. These two types of decision makings are mostly practiced among the respondents in SHG. Thus, it indicates that the democratic and consensus decisions making within the group is respected. On the other hand decision by the individual on behalf of the group (0.48), decision making by the group leaders (0.44) and decision making by the SHG facilitators (0.33) which

has the lowest mean score respectively indicates that they are not exceptions and do have minimum space in the decision making in SHG. So, it shows that when there is a democratic and majority consensus decision making for any of the activities or functions of the group it provides a sense of contentment to all the members and also it leads to transparency in the group management which brings the benefit of all the members.

#### **6.2.4. Pattern of Relationship within the Group Dynamics**

The pattern of relationship within the group dynamics as given in table 6.5 found that there is a positive correlation among the group dynamics indicators. The correlation shows that participation in SHG has a positive correlation with the group cohesion at 0.01 significant level. The perception of group cohesion has a positive correlation with participation in the SHGs at 0.01 significant level as well. This shows that in the functioning of SHG the members' participation and cohesion in the group are related and affect each other. Hence when there is active participation and unity in the group greater will be the benefit and outcome in the process of participation in the SHG. Thus, group dynamics is an important aspect of SHG functioning.

#### **6.2.5. Relationship between the Demographic Profile and the Group Dynamics**

The interrelationship between the components of the demographic profile of the respondents and the group dynamics of the respondents shows that the age of the respondents is not correlated with the group dynamics. Whereas, the other components of the demographic profile of the respondents such as education, primary occupation and duration of membership in SHG are found to have positive correlations with all the aspects of group dynamics all at 0.01 significant level. Thus, the relationship among the demographic profile of the respondents and the group dynamics shows that the education, occupation and membership in SHG have a positive effect on the group dynamics of the respondents indicating that improvement in one aspect leads to the improvement in the other aspect as well (see table 6.6).

### **6.3. Member Participation in Capacity Building**

Capacity building is an essential factor to enhance knowledge and skills in a particular field or area of interest so that one can be competent in what he or she does. In this manner capacity building for the SHG members is also very relevant especially for women in rural areas who have a low level of education and less exposure to job opportunities so as to enhance knowledge and skills of the members



in order to meet the aims and objectives of the SHG. The training programme is part and parcel of the group dynamic in the SHG. It is an essential aspect to be considered for the group members while engaging in the SHG. Therefore, to build the capacity and enhance the functioning of SHG the SHPIs and other govt. dept is organizing training for the members in a different area. The various training programmes develop the skills and knowledge of the members in order to efficiently carry out the functions and activities of the SHG. So, through engagement in SHG, members are expected to get one or the other training so as to develop their skills and knowledge and ability to achieve the set-forth aims and objectives of SHG.

The data present that majority (98%) of the entire respondents have attended training programmes whereas other less than one-tenth (2.0%) have not attended any of the training programmes as given in table 6.7. The proportion of respondents who have exposure to attending training programmes across the stages of SHG showing that there is a slight variation with regards to the number of the respondents across the different stages of SHG where the formation stage has the highest proportion of respondents attended training followed by the loan stage and then the repayment stage. Further, it also found out the highest proportion of the respondents who have not attended the training programme are belonging to the repayment stage followed by the loan stage and the least is the formation stage. This indicates that training programmes are essential aspects of SHGs. The types and relevance of the training programs is a concern for the success of SHG. In addition, attending the training is mandatory for the members of SHG. It provides acquisition of new skills and knowledge, exchange of skills and practices, and to that of development of new ideas. It does motivate and encourage the members to move forward through the testimony and sharing of experiences during the training. Further, it creates an environment of team spirit and unity with common interest and goals to be achieved. The training also brings encouragement and healthy competition among the SHGs.

The frequency of training programmes attended by the respondents is given in table 6.7. The data shows that the more the number of times the lesser the number of respondents who had attended the training. A maximum of nearly half of the entire respondents (45%) have attended the training twice followed by more than one fifth (22.5%) of the respondents who have attended three times of training and another one-fifth (20.5%) of the entire respondents have attended 4 times of training. The data also shows that the respondents who have attended training between 2 to 4 times

constituted 88% of the entire respondents. While less than one-tenth (5.6%) of the respondents have attended training between 5 and 7 times. Further, another 4.5% of the respondents have attended training programmes only once. It is important to make note that 2% of the entire respondents have not attended any of the training. Meanwhile, it is evident that the engagement in SHGs provides opportunities for women to have skills exposure through training programmes that enhances better management and participation in the SHG. In addition, it is found out that there is a different variation in the proportion of respondents across the different stages of SHG as regards the frequency of attending the training programme. It is found out that in the formation and loan stage the highest number of respondents comprised of those who had attended training 2 times whereas in the repayment stage the highest number of respondents comprised of those who had attended a training programme for 4 times. It is also observed that the formation stage comprising of the respondents who have attended training programme between 1 time and 4 times, the loan stage comprising of the respondents who have attended training programme between 2 times and 7 times whereas the repayment stage comprising of the respondents who had attended training programme between 1 time and 6 times.

### **6.3.1. Types of Trainings**

The table 6.8 presents on the types of training programmes attended by the respondents where it shows that a maximum of 95.9% among the respondents have attended training on concept seeding followed by 90.8% of the respondents who have attended training on membership. Thirdly, one-fifth (20.6%) of the respondents have attended training on bookkeeping. The bookkeeping training is meant only for the president, secretary and financial secretary of the SHG. Fourthly, training on animal husbandry or animals farming like poultry farming, piggery, cattle, goat rearing, etc have attended by one-fifth (20.4%) of the total respondents. Fifthly, another 13.7% of the respondents have attended training on agriculture farming like ginger, turmeric, squash, etc. Sixthly, there is an equal distribution of 2.5% of the respondents who have attended training on vermin composting demonstration and banking and loan matters. Another trade on umbrella making and tailoring have attended by an equal number of respondents 1.2% each and another equal distribution of respondents with 1% each of the respondents have attended a training programme in juice making and community mobilizers. Lastly, the least number of respondents which covers a minimum of 0.5% among the entire respondents who

have attended a training programme is the training programme related to the village organization. It is pertinent that the common type of training where most of the women attended is on concept seeding, membership and bookkeeping. This shows the importance to be familiarized with certain aspects and functions of SHG. It is also observed that the popularly selected trades were closely related to the culture and also where the respondent does not require additional educational qualification apart from livelihood promotion.

#### **6.4. Skills and Knowledge Enhancement**

The skills and knowledge enhancement are important facets of a person's life as they enhance and help a person to be efficiently and effectively operate any activity or trade for an effective and better outcome. The skills enhancement in the present study refers to the impact of SHG on the respondents. The level of skill enhancement on the respondents gives a picture of the engagement in SHG which contributes towards empowerment whereas the knowledge enhancement refers to the impact of SHG on the respondents' awareness on various issues and the gaining of new knowledge after joining SHG. Thus, this section presents the pattern of skills enhancement, knowledge enhancement, the relationship of between the skills and knowledge enhancement and lastly the pattern of relationship among the demographic profile of the respondents and the skills and knowledge enhancement and lastly, the relationship among the group dynamics and the skills and knowledge enhancement of the respondents.

##### **6.4.1. Pattern of Skills Enhancement and Stage of SHG**

The skills enhancement of the respondents is assessed through some indicators such as decision, relationship, communication, leadership, public speaking and managerial skills and these indicators are assessed by using 4 points scale as highly enhanced, moderately enhanced, slightly enhanced and the same. Further, the ratings were converted into scores value assigning 3, 2, 1 and 0 respectively.

Table 6.9 presents the pattern of skills enhancement of the respondents across the different stages in SHG namely formation stage, loan stage and repayment stage. The data shows that there is an increasing pattern in the skills enhancement among the respondents as shown by the skills indicators based on the stage of SHG. It is pertinent that the repayment stage has the highest total mean score value of 1.87 among the skills enhancement followed by the loan stage with a mean score value of 1.51 and in the formation stage with a mean score of the value of 1.21. From the

data, it can be said that higher the development stage of participation in SHG, higher is the skills enhancement. Further, the skills enhancement of the respondents is explored among the given skills enhancement indicators which show that the relationship skills have the highest mean score value of 1.92, followed by decision making skill with a total mean score value of 1.66, thirdly the managerial skills with a total mean score value of 1.53, fourthly the leadership skill with the total mean score value of 1.41, fifthly the interpersonal communication skills a total mean score value of 1.39 and finally the public speaking skill with the total mean score value of 1.33 which obtained the least mean score among the skills enhancement indicators.

Therefore, the data presents that the engagement in the SHG has helped the respondents to enhance their skills in one way or the other indicating that the more the respondents participate in the SHG the more is their skills enhancement.

#### **6.4.2. Pattern of Knowledge Enhancement and Stage of SHG**

The knowledge enhancement of the respondents is assessed in terms of the respondent's awareness level on the approach to SHG, awareness on health and family welfare, awareness on basic education, awareness on the banking system, awareness on political issues and awareness on development programmes. These 6 items of knowledge enhancement are assessed using 4 points scale such as highly enhanced, moderately enhanced, slightly enhanced and same. The rating was then converted into scores such as 3, 2, 1 and 0 respectively.

Table 6.10 presents the pattern of knowledge enhancement of the respondents showing that there is a mean score variation across the stages of SHG. It shows that there is an increase in the knowledge enhancement of the respondents according to the stage of SHG. Thus, it is pertinent that in all the items of knowledge enhancement the repayment stage has the highest total mean score value with 1.60, followed by the loan stage with a total mean score value of 1.20 and lastly by the formation stage with a total mean score value of 0.95. This shows that as more the members' participation and engagement in the SHG, the more is the knowledge enhancement. Further, among the various items of the knowledge enhancement, it is observed that the awareness on approach to SHG has the highest mean score value of 1.84 followed by the awareness on banking system with a total mean score value of 1.47, then the awareness on health and family welfare with a total mean score value of 1.33, the awareness on basic education with a total mean score value of 1.28, awareness on development programmes with a total mean score value of 1.13 and

lastly is on the awareness on political issues with a total mean score value 0.45.

Therefore, from the data, it is evident that the engagement of the respondents in the SHG has enhanced their knowledge in one way or the other. This is adjacent to the finding of Barman (2014) where the engagement of women in the SHG has helped them to develop their knowledge and awareness as regards the society, literacy rate, etc because the participation in SHG provides them opportunities to interact with other members of the groups. The author specifically mentioned the literacy of the members that some of the members do not know to write signature but after joining the SHG they were able to provide their signature thus avoid the thumbprint which saves them from embarrassment when they go to the banks to get financial help. However, the study observes that the respondent's knowledge of political issues has a less mean score as compared to the other items of knowledge enhancement.

#### **6.4.3. Pattern of Relationship between Skills and Knowledge Enhancement**

The study reveals that there is a positive correlation between skills and knowledge enhancement of the respondents at 0.01 significant level as shown in table 6.11. This shows that engagement of women in SHG provides both skills and knowledge enhancement which is in line with the finding of Bashir (2014), Osborn (2000), Bailey (2007) and Toseland and Rivas (2005) as found in Gombe et al (2016) where they found that the participation in SHG activities brings many positive changes in the lives of the members such as improvement in knowledge and skills. Further, it also indicates that the enhancement of skills of the respondents through engagement in SHG also leading to the knowledge enhancement of the respondents and vice versa.

#### **6.4.4. Relation of Demographic Profile, Skills and Knowledge Enhancement \**

The pattern of relationship among the components of demographic profile, skills and knowledge enhancement of the respondents as given in Table 6.12 presents that the age of the respondents is found negatively correlated with the knowledge enhancement of the respondents at 0.05 significant level. Whereas, the education, primary occupation and the duration of membership in SHG of the respondents are all found to have a positive correlation with both the skills and knowledge enhancement all at 0.01 significant level. This shows that as higher the educational level, improved primary occupation and more the duration of membership in SHG leading to higher enhancement of the skills and knowledge of the respondents

through participation in SHG.

#### **6.4.5. Relation of the Group Dynamics, Skills and Knowledge Enhancement**

The relationship among the group dynamics, skills and knowledge enhancement of the respondents shows that there is a positive relationship among all these aspects. It is evident from table 6.13 that member's participation is positively correlated to both the skills and knowledge enhancement of the respondents at 0.01 significant level. Further, the group cohesion in SHG also found having a positive correlation to both the skills and knowledge enhancement at 0.01 significant level. Therefore, it indicates that higher the level of group dynamics in SHG higher is the level of skills and knowledge enhancement of the respondents through the engagement in SHG.

#### **6.5. Dimensions of Women Empowerment**

The dimensions of women empowerment of the respondents are reflected through decision makings at the household level. Therefore, it is imperative to probe on how the participation in SHG contributes towards women empowerment in the rural areas of Meghalaya. The study explores the respondent's decision making at the household level on personal, domestic, social, economic and political. To assess these dimensions some indicators were used in each of the dimensions and the indicators of the given dimension are assessed using 4 points scale i.e. highly increased, moderately increased, slightly increased and same. These ratings are then converted into scores respectively assigning to a value of 3, 2, 1 and 0. In addition, the statistic calculation of mean and standard deviation is also used to analyze the dimensions of empowerment. Thus, this section deals with the pattern of personal decision making, domestic decision making, social decision making, economic decision making, political decision making, SHG affiliation and dimensions of women empowerment, the relationship among the dimensions of women empowerment, dimensions of women empowerment and stage of SHG, the pattern of relations between the dimensions of women empowerment and the demographic profile of the respondents, relationship between group dynamics and the dimensions of women empowerment and lastly the relationships among the skills, knowledge enhancement and the dimensions of women empowerment.

##### **6.5.1. Pattern of Personal Decision Making and Stage of SHG**

The pattern of personal decision making of the respondents at the household level across the stages of SHG as given in the table 6.14 shows that the repayment

stage has the highest mean score value of 1.25, followed by the loan stage with the total mean score value of 0.91 and then the formation stage with the total mean score value of 0.81. This same pattern is found out in all the items assessing the personal decision making where the repayment stage accounts for the highest mean score value followed by the loan stage and the formation stage. However, between the formation and the loan stage, it is observed that the items on selection of dress and clothes and selection of jewels and ornaments showing that the formation stage has a slightly higher mean score value than the loan stage. In general, it indicates that as the stage of SHG improved the personal decision making of the respondents at the household level is also increased. In addition, based on the total mean score and the rating scale it is found out that the personal decision making at the household level related to choices of occupation and works and capacity building the respondents have reported that they have 'moderately increased' in their decision making through the engagement in SHG. In terms of selection of dress and clothes, selection of jewels and ornaments, leisure activities and seeking medical care and treatment the respondents have reported that they have 'slightly increased' in their decision making through the engagement in SHG. Whereas, the least mean score is found to the decision making related to getting exposure to information education and communication and media which comes between the rating scale of 0 and 1 indicating the same and slightly increased.

#### **6.5.2. Pattern of Domestic Decision Making and Stage of SHG**

The decision making of the respondents related to the domestic matters at the household level across the stages of SHG showing that the repayment stage has the highest total mean score value of 1.20 followed by the loan stage with the total mean score value of 0.90 and the least is the formation stage with the total mean score value of 0.75. It is also observed that in all the items related to the domestic decision making of the respondents the same pattern is found that in all the items assessing the domestic decision making the repayment stage has the highest mean score value followed by the loan stage and then the formation stage. This shows that as the stage of SHG improved the domestic decision making of the respondents also increased. Further, based on the total mean score and the rating scale it is found out that in all most all the items related to the domestic decision making at the household level the respondents have reported that they have 'slightly' increased in their decision making at the household level through the engagement in SHG. However, the domestic

decision making related to organizing family recreation accounts the least score which comes between 0 and 1 score indicating the same and slightly increased (see table 6.15).

### **6.5.3. Pattern of Social Decision Making and Stage of SHG**

The social decision making of the respondents across the stage of SHG reveals that the repayment stage accounts the highest total mean score with 1.32 followed by the loan stage with a total mean score value of 1.16 and lastly the formation stage which accounts the lowest total mean score among the other stages of SHG with the total mean score value of 1.02. It is evident that there are not many differences in the total mean score among the different stages of SHG. The same pattern is found out in the different items related to the social decision making at the household level of the respondents where the repayment stage accounts for the highest total mean score value in all the items followed by the loan stage and then the formation stage. However, a slight variation is observed between the formation and loan stage in the social decision making related to the decision making on resource mobilization where the formation stage accounts higher total mean score than the loan stage. As in the other decision making the social decision making also found out that as the stage of SHG improved the social decision making of the respondents at the household level also increased like-wise. Further, based on the total mean score and the rating scale it is found out that the social decision making in terms of attending social and religious functions, participation in community activities, visiting relatives and visiting other villages and town, the respondents have reported that they have 'moderately' increased their decision making in these areas out of the participation in SHG. Whereas the respondents have reported that they have 'slightly' increased their social decision making at the household level on the matter related to fighting for any women's rights and in resource mobilization. It is also found out that among the social decision making matters the decision on seeking legal assistance accounts for the lowest score which comes between 0 and 1 which indicates the same and slightly increased through the engagement in SHG (see table 6.16).

### **6.5.4. Pattern of Economic Decision Making and Stage of SHG**

The table 6.17 presents on the pattern of economic decision making at the household level across the stages of SHG showing that the repayment stage has the highest total mean score value of 1.77 followed by the loan stage with the total mean



score value of 1.51 and then the formation stage with the total mean score value of 1.23. It shows that there is not much of the mean score difference among the different stages of SHG, particularly between the loan and repayment stage. The same pattern is also found out in all the items related to economic decision making where the repayment stage accounts for the higher mean score value to the loan and formation stage. This indicates that the economic decision making of the respondents at the household level increases as the stage of SHG also improves. In addition, based on the total mean score and the rating scale, the respondents have reported that they have 'moderately' increased their economic decision making at the household level after joining in SHG in terms of ability to spend their own income, investing or saving, lending and borrowing loans and opening personal bank account. Whereas, the respondents have reported that they have 'slightly' increased their economic decision making in terms of buying and selling of goods and assets, attending entrepreneurship activities and budgeting for family expenses through the engagement in SHG.

#### **6.5.5. Pattern of Political Decision Making and Stage of SHG**

As regards to the pattern of political decision making of the respondents at the household level across the stages of SHG, the data indicating that as in another decision making viz. personal, domestic, social and economic the repayment stage accounts the higher total mean score value followed by the loan stage and then the formation stage. This same pattern is also observed in the different items related to the political decision making of the respondents where the repayment stage has a higher mean score followed by the loan stage and the formation stage in all the items related to the political decision making. This shows that the political decision making of the respondents at the household level increases as the stage of SHG is also improving. Further, based on the total mean score and rating scale of each of the items related to the political decisions making the respondents have reported that in all the items they have neither 'slightly' increased nor remaining the 'same' but comes in between except in the matter of participation in the development programme that they have 'slightly' increased their decision making through the engagement in SHG. This shows that the decision making of the respondents at the household level in terms of political matters have a minimal impact as compared to the other dimensions of decision making. However, it can be said that in one way or the other it has made a difference in their decision making related to the political

matters such as participation in political activities, contesting election at the local body, casting vote in the election, voting a candidate of one's own choice during elections, involvement in local political association and participation in the development programme through their engagement in SHG (see table 6.18).

#### **6.5.6. Patten of Women Empowerment and SHG Affiliation**

The SHG affiliation refers to the SHPIs where the respondents registered themselves and their group in the process of engaging in SHG that includes the NRLM and NSSS. The data on the pattern of SHG affiliation and the dimensions of women empowerment as given in the table 6.19 shows that the respondents who have registered under NRLM accounted to have more mean score value that is 1.03 as compared to those respondents who have registered themselves under NSSS with a mean score value of 0.81. Further, the data also shows that in all the dimensions of women empowerment that is personal, domestic, social, economic and political dimension across the SHG affiliation, the respondents registered under NRLM have a higher mean score as compared to those respondents registered under NSSS. From table 6.19 it can be concluded that the respondents registered under NRLM are gaining more empowerment through the engagement in SHG than the respondents registered under NSSS.

In addition, exploring the ranking among the dimensions of women empowerment based on the total mean score value it is observed that the economic dimension has the highest mean score as compared to the other dimensions. The social dimension ranks second, the decision making on personal dimension ranks the third followed by domestic dimension which ranks the fourth. Lastly, the political dimension ranks the least (see table 6.19). Thus the study corroborates with the findings of Mondal (2018) that the engagement of women in SHG has brought an economic and social change in the lives of the members. But it is found to be in contrast with the findings reported by Ramachandran, Sasikumar and Kanagarj (2009) where they found out that among the decision making political participation was found to be the highest among the other decision makings which are in contrast with the present study where the political decision making ranks the lowest. The lowest participation of women in the political decision making could be said that it is due to the existing social structure that limits women to participate in political matters which is in line with Bisoyee's (2006) view that due to the structural pattern that exists in the society women's participation in the politics is limited and moreover

the cultural norms prohibit women from taking part in the decision-making at the village because the decision-making is considered as the domain of men.

Furthermore, based on the overall mean score value and rating scale on the various dimensions of women empowerment the respondents have reported that their economic empowerment has ‘moderately increased’ after joining in SHG. In the other dimensions of empowerment such as the social, personal and domestic the respondents have reported that they have ‘slightly’ increased in these aspects of empowerment through the engagement in SHG. However, it is found out that the political empowerment comes between the rating of remaining the ‘same’ and ‘slightly’ increased as reported by the respondents. This indicates that in one way or the other the engagement in SHG has a minimal impact on the political empowerment of the respondents. Thus, the study based on the overall score on the dimensions of women empowerment indicating that the engagement in SHG has slightly enhanced empowerment to the respondents in the study area.

#### **6.5.7. Interrelationship among the Dimensions of Women Empowerment**

The pattern of relationship among the dimensions of women empowerment shows that there is a positive correlation among all the dimensions that are the personal, domestic, social, economic and political dimensions all at 0.01 significant level. This shows that the improvement in one aspect of the dimension affects the other dimensions as well. Further, the correlation conveys that when an SHG member is able to make a decision making at the household level with regards to the personal matters it helps her to improve in other decision making related to domestic, social, economic and political decision making and vice versa (see table 6.20).

#### **6.5.8. Dimensions of Women Empowerment and Stage of SHG**

Table 6.21 shows that the dimensions of women empowerment across the stages of SHG found out that the repayment stage has a higher total mean score value followed by the loan stage and then the formation stage. Further, the one way ANOVA results present that all the dimensions of women empowerment are significant at the 0.01 level. This shows that it is significantly different among the dimensions of women empowerment across the stages of SHG. The significant difference among the dimensions of women empowerment based on the one way ANOVA result reveals that the personal empowerment of the respondents found out that there is no significant difference between the formation and the loan stage whereas both are significantly different from the repayment stage. Likewise with the

domestic and political empowerment which follows the same pattern where there is no significant difference between the formation and loan stage however both are significantly different from the repayment stage. Whereas, it is found out that the social and economic empowerment of the respondents is not significantly different between the loan and repayment stage but both are significantly different from the formation stage. Therefore, it can be said from the finding that in order to improve the personal, domestic and political empowerment the members of the SHG are encouraged to attain the repayment stage whereas to attain the social and economic empowerment it is encouraged to attain the loan and repayment stage of SHG.

#### **6.5.9. Relationship between Demographic Profile and Women Empowerment**

The pattern of relationship between the demographic profile of the respondents and the dimensions of women empowerment showing that the age of the respondents is not correlated with the dimensions of women empowerment except with the political empowerment which shows having a negative correlation at 0.05 significant level. Whereas, the education, primary occupation and the duration of membership of the respondents in SHG are all found to be significantly correlated with all the dimensions of women empowerment at 0.01 significant level (see table 6.22). This indicates that as the educational level increases, improved in primary occupation and more the duration of membership of the respondents higher is the personal, domestic, social, economic and political empowerment of the respondents.

#### **6.5.10. Relation between Women Empowerment and Group Dynamics in SHG**

The pattern of relationship between the dimensions of women empowerment and the group dynamics in SHG of the respondents showing that there is a positive correlation between the dimensions of women empowerment and the group dynamics. It is found out that all the dimensions of women empowerment are positively correlated with the participation of the members in SHG at 0.01 significant levels. Secondly, all the dimensions of women empowerment are positively correlated with the group cohesion of the respondents all at 0.01 significant level. It is evident that the participation in SHG and the group cohesion of the respondents in SHG determines the level of empowerment related to their personal, domestic, social, economic and political matters as higher the participation level of the respondents in all the aspects of the group dynamics, higher is the empowerment level related to their personal, domestic, social, economic and political matters (see table 6.23).

### **6.5.11. Relation of Women Empowerment, Skills and Knowledge Enhancement**

As regards the pattern of relationship among the dimensions of women empowerment and the skills and knowledge enhancement of the respondents, the study found out that the relationship exists among these aspects. All the dimensions of women empowerment are positively correlated with the skills enhancement of the respondents all at 0.01 significant level. Likewise, all the dimensions of women empowerment are positively correlated with the knowledge enhancement of the respondents all at 0.01 significant level (see table 6.24.) Thus, it is evident that the skills learned and knowledge gained out of the participation in SHG contributing towards the personal, domestic, social, economic and political empowerment of the respondents. Thus, more the skills and knowledge enhancement, higher is the level of personal, domestic, social, economic and political empowerment of the respondents.

### **6.6. Results of the Focus Group Discussions**

A focus group discussion (FGD) is a planned, facilitated discussion among a small group of people or stakeholders which is designed in order to obtain information, perceptions, opinions, views, etc to a particular area of interest which is done in a permissive, non-threatening environment (USAID, 2008). Therefore, in the study, the focus group discussion (FGD) was conducted with an aim to gather in-depth information pertaining understanding to 'Self Help Groups and Women Empowerment' in order to enrich the study.

For the study three focus group discussions (FGDs) were conducted from three blocks namely Mairang, Mawthadrishan and Mawshynrut of West Khasi Hills District, Meghalaya. The FGDs were conducted separately for each block. The composition of the FGD is that from Mairang block four women SHGs were selected consisted of two representatives from each group. So, there are a total of 8 participants. From Mawthadrishan block three women SHGs were selected consisted of three representatives from each group having a total of 9 participants. Lastly from Mawshynrut block four women SHGs were selected consisted of two representatives from each group. There are a total of 8 participants. The participation in FGD is voluntary ranging duration of 45 minutes to 1 hour. The inclusion criteria are that the participants should be a member of registered women SHG of the respective blocks. Thus, participants in all the three FGDs were mainly the leaders and other office bearers of the group such as secretary and finance secretary. The discussion of the participants generated out of three FGDs is summarized into 7 themes as discussed

below:

### **I. Knowledge and Awareness on Self Help Group**

In all the focus group discussions, the responses generated from the participants show that they have knowledge and awareness on SHG. As for Mrs.T “*SHG is a group that helps and supports itself to be self-sufficient with the maxim Ia lade da lade’ (for self by oneself)*”. According to Mrs. C “*it is a group that brings together women who have the same interest and want to work together for the improvement of the economic aspect (ha ka ioh ka kot)*”. For most of the participants SHG is a unique group which aims to bring change and development in the lives of the poor in rural areas. It is a group that focuses on working together, mutual support and active participation of all the members. Further, the participants acknowledged that their ideas on SHG that were limited only to economic aspects but gradually through their engagement in SHG such as group meetings, training, activities and information provided by the facilitators the concept on SHG became clearer and now understood that it goes beyond the economic upliftment. Some of the participants also articulated that in spite of not having higher educational qualification the SHG helps them in increasing awareness on several social issues particularly on women issues and women empowerment.

### **II. Reasons for Joining in Self Help Group**

The participants from all the group discussions reported that their reasons for joining SHG are to avail to financial help from the government and easy availing of bank loan. Participants want to be part of the SHG so as to improve their income-generating activities using financial support from the government of the SHPIs. They also expressed that they want to have mutual support among the group members and work collectively to fight against poverty and unemployment as in the rural areas. They seek independent income so as to improve their economic condition and to also financially support their family.

### **III. Social Mobilization by the Self Help Group Promoting Institutions**

Self Help Group is introduced to the participants by the facilitators working under the National Rural Livelihood Mission (NRLM) and Nongstoin Social Service Society in West Khasi Hills District, Meghalaya. The process of SHG formulation in West Khasi Hills District comprises of the SHG facilitators came to their village and conducted a public awareness programme for the entire village on women SHG. The programme was conducted with the consent of the village headman where he

mobilized all the women in the village to attend the programme. Within which the SHG facilitators sensitized and provided information regarding the programme carried out by the SHPIs such as on NRLM programme and about the SHG movement to the community as well as to the community key leaders and to the community based-organizations. The second step applied was the door –to –door visit. As Mrs. N specifically mentioned that “*the facilitators made a house visit where they meet and counsel (ia syllok) the women*”. Thus, through the house visit, women got an opportunity to seek clarifications on their doubts. The third step is the locality-wise meeting of the women where the facilitator explained and provided information about the various aspects of the SHG. Finally, the SHG facilitators organized a separate meeting for entire women of the village. Here, women were encouraged to form into a group of their choice where least more than 10 members in a group. Thus, once the formation of the group is done the group’s details such as the name of the group, group members and bank account as well as registration of women SHG process begun. After the registration of SHG, the SHPI conducted 2 main activities in the village as initial training on concept seeding for all the members and bookkeeping mainly for the group leaders.

#### **IV. Activities through Self Help Group**

The participants reported that once the group is registered the activities of the group also begun. The common activities involved in the functioning of the SHG include weekly meetings and contributions for group saving. In the weekly meeting, the members discuss the functioning of the group and the chosen activities to be carried out by the group. The rotation of the group loan is one of the key functions of the group. The group loan starts when the revolving fund is released from the office. The loan is given only within the group to ensure mutual support and help the member to start off or to improve their income-generating activities. The interest of the loan is given in the group fund and later which is again given as loan to the members. In this way, the loan is keeping on rotating among the members. The weekly meeting of women SHG decided that every of the member get a chance of organizing the meeting, the venue of the meeting, host of the meeting and moderator of the meeting on a rotation basis. In addition, in every meeting, the members contribute towards the group savings and the amount depends upon the agreement among the group members which ranges between Rs 10 to Rs 50. The other activities carried out by SHG members include attending training either conducted by the

SHPI or government on livelihood related activities. In regard to income-generating activities (IGAs) most of the SHGs prefer IGA to be done independently by an individual rather than as a group. This is preferred by the group as it is found to be more effective. The most common IGAs taken up by individual members include animal farming like piggery, poultry, cow rearing, goat rearing, vegetable farming and running petty shops. The women SHG brought their presence in the society by involvement in some of the social activities at the village level like taking-up responsibilities for village cleanliness, village health and sanitation and also as a women volunteer for the development of the village.

#### **V. Opportunities Availed through Self Help Group**

From all the FGDS on the matter of opportunities provided by the SHGs, the participants reported that Self Help Group provides a platform for women to come together and start off a new venture in income-generating activities (IGA) to improve their economic conditions. They viewed that it is a group that brings a new paradigm of women in supporting oneself through collaborative and mutual efforts. The participants expressed that SHG is a unique group that encourages and paves the way to do various activities for self-betterment. Through participation in SHG, the members could build relationships among them, could start off income-generating activity (IGAs) collectively or individually, supporting and helping each other particularly during the financial emergency. The members could access financial help from the government in terms of loans and others that help them to boost up their economic condition. SHG provides a platform for women to get recognition in society and able them to be a forerunner in social services such sensitization on health and sanitation issues, inclusion in the social events such as marriage, funeral, religious functions and others. Thus, the participants develop their skills and capacities through various training provided by the SHPIs towards women empowerment.

#### **VI. Self Help Group and Women Empowerment**

In all the focus group discussions the participants reported that the engagement in SHG has brought a change in their lives and Mrs. A specifically stated that “*the engagement in SHG has brought a difference (kajingiapher) in my life as compared to before joining SHG*”. The participants reported their experience of a sense of change and or transformation. Some of the changes encountered by the participants include the economic improvement where their engagement in SHG



provides an opportunity to start off new IGAs or to sustain the already existing IGAs for better outcomes. The rotation of giving loans among the members within the group is of great help especially in times of financial emergency. Through the group meeting that is held once a week, the member got a chance to share their ideas and views and to make decisions about the functioning and activities of the SHG in this way it helps them to build their confidence in communication and decision making. Through the engagement in SHG women have the opportunity to manage their group functioning which helps them to improve in management skills. The capacity building training provided by the SHPIs or the government enhanced the SHG members to gain knowledge and skills in various aspects to manage their IGAs. The participants also reported that participation in SHG provides opportunities in every aspect of life. Social activities that happened at the village level, solving or tackling social problems through volunteering, opportunity avenue to interact with the different stakeholders such as the director, project manager and facilitators of the SHPIs, meeting the branch managers, meeting the officials in different government departments, meeting the headmen, etc, in this way it helps building their confidence in meeting officials and improve their communication skill with others. Besides these, the participants reported they feel a sense of happiness, hopefulness, encouragement, etc, through the engagement in SHG as there is a mutual bonding among the members who support and encourage each other and feel free to share their personal, family, social and financial problems among the members. As Mrs.R stated that the engagement in SHG “*gives me a feeling of contentment, happiness, security and positive spirit (ai mynsiem)*”.

## **VII. Challenges of Women Self Help Groups**

The participants expressed that participation in SHG has no exception to challenges and difficulties. The challenges that they have identified included, lack of cooperation and understanding among the members, irregularity to attend the group meetings and contribute to the group saving, lack of proper planning for the group activities and the IGA, difficulty in repaying the loan borrowed from the group due to lack of benefit gained out of the income-generating activities taken up, low educational level of among some of the members which burned up the responsibilities only to some of the members, lack of interest by some of the members to take part in all group activities, lack of capacity training programmes related to their IGA, some of the members want only benefit without any

contribution or effort for the betterment of the group leading to a point where the other members leaving the group, improper utilization of the loan taken, difficulty in repayment of the loan on time. Lack of knowledge regarding the banking matters leading to delaying in receiving financial aid effecting IGA, lack of market outlets to sell their products out of the IGAs. Further, the not inclusion of women to participate in the local government is also one of the challenges as mentioned by the participants because they do not get chance to express their ideas and views related to the welfare of women in the village.

### **6.7. Constraints to Women Empowerment**

The participation of women in SHGs has no exception to problems and difficulties and these challenges are the barriers to the successful functioning of the SHG as well as becoming constraints to women empowerment. So, therefore, the study explores the constraints to women empowerment in order to have deeper understanding based on the context of women in rural areas. This exploration would help evolving relevant suggestions with policy implications for greater engagement of women in rural areas in SHGs by guaranteeing sustainable development and empowerment. The section is qualitative in nature and the discussion on the constraints to women empowerment is based upon information generated out of the respondents and also from the participants of the focus group discussions (FGDs). Therefore, the nature of the responses follows three thematic classifications as the Individual or Personal factors, the Internal factors and the External factors which are discussed below:

#### **I. Individual/Personal Factors**

The individual or personal factor means the constraints faced and encountered by an individual member of the SHG. The constraints in this category include lack of conceptual understanding of women SHGs, banking-related matters such the functioning of loan and its interest, lack of knowledge and creative ideas for planning and maintaining income-generating activities (IGAs), illiteracy and the low level of formal education to participate in the SHG as low level of understanding make it difficult to participate effectively, poverty is also another constraint as it causes difficulty in maintaining the group saving and also on the functioning of IGA at the initial stage of participation in SHG. On the other hand, the workload in the family is another blockage to active participation in the group activities. Further, the lack of support from the family especially in the management of loans is mentioned.

Here it means that the husband does not support and help in repaying the loan which was borrowed from the group saving for a family purpose. In such a situation it is becoming difficult to solely responsible for the loan. In addition, the consistency in having IGA is important for SHG functioning. While the lack of profit from the IGAs is common among the SHG and this is adding a constraint to the respondents and finally leading to a burden in repaying the loan that has taken either from the group or from the bank.

## **II. Internal Factors**

The internal factors mean the problems and challenges arises within the group such as lack of cooperation and understanding among the members, irregularity of attending meetings, lack of proper planning for the group activities, difficulty in repaying the group loan taken from the bank or from the village organization (VO), lack of profit that is gained out of the income-generating activities, low educational level of some of the members limited to sharing of responsibility and to that of positions of president, secretary and financial secretary, lack of interest by some of the members to take part in the group activities but then want the benefit out of it. However, this leads to decrease in interest of the other members which resulted to discontinuation of membership, lack of participation by the members in the certain capacity training programme, the improper utilization of loan that is borrowed from the group or from the banks and members irregular contribution to group saving are the challenges that are experienced and reported by the respondents and participants and these make the SHG less progressive and stagnant causing to dysfunction of SHG.

## **III. External Factors**

The external factors are the constraints caused by outside the group and shrinking the group participation level in the process of SHG. It includes delays in receiving loans or financial aid and support from the banks or the SHPIs. This is lowering the participation level in SHG particularly to start off the IGA. Thus, the lack of proper monitoring and guidance from the SHPIs is another challenge which makes is lowering the participation level as most of the women in rural areas engaging in SHG do not have better knowledge and ideas to function the group and is limited mainly due to illiteracy and low level of education. Another constrain is the lack of market facilities in a way that the products out of IGAs are remaining unsold or under-marketing and this is effecting the recovering the loan. Finally, the limited

scopes and opportunities to share their ideas and opinions in the local governance (*dorbar*) on issues related to women's welfare and development.

### **6.8. Suggestions by the Respondents and Participants**

The participation in SHGs has no exception to challenges thus; the respondents and the participants from the FGDs have put forth some suggestions for the better engagement in SHG and for attaining empowerment as follows:

1. Proper understanding of the concept and functions of SHG is important for all the members in order to gain many benefits from the participation in the SHG.
2. Proper guidance and follow up from the SHPIs is essential as most of the women who participate in SHGs do not have a good educational level.
3. Good financial support from the SHPIs, government and bank are important for women SHG particularly at the initial stage of the SHG for better participation in IGA to improve the economic condition of the SHG members.
4. Unity, mutual understanding and cooperation among the member is important for the successful functioning of the group.
5. Active participation by all the members in the group is important for better outcomes in the participation in SHG.
6. Support and encouragement from their headmen (*rangbah shnong*) are important because most of the schemes that come to the village are through the headman.
7. Engagement of women in the local governance will provide them opportunities to address better about the women's welfare in the village.
8. Trainings and capacity buildings are must for all the SHG members in order to have equal shared responsibilities among the members and to enhance capacities in different fields.
9. Regular meetings and contribute to the group saving should be maintained by all the group members.
10. Utilization of the financial aid received from the government or SHPIs should be done through proper channel and transparency manner within the group.
11. Awareness programme related to women's rights and other social issues should be organized by SHPIs, government and NGOs from time to time to enable the SHG member and women in rural areas in general conscious and aware of different issues related to their rights.
12. Support from the family members is important for sustaining the activities in SHGs.

13. Hard work and interest in the engagement in SHG is essential for all the members in order to gain greater outcomes out of the participation in SHG.

14. Self-awareness and consciousness of one's own potentialities are important for women to gain confidence and overcoming shyness.

15. Active participation in any social activities at the village level is important for an SHG member in order to be recognized by others and set an example for other women in the village.

Therefore, this chapter provides the picture on the participation of women in SHGs and empowerment where the findings show that the participation of women in SHG enhances their empowerment. It is also shown that the more the participation the more is the level of empowerment in terms of the decision making at the household level and also in terms of enhancing their knowledge and skills.

Further, the study corroborates with the earlier studies on women empowerment such as the study by Lombardini et al (2017), CARE (2014), ILO (1998), Suriyan (2012) Krishnakumar and Sugavnaswari (2012) and Paramasivan (2012) where they highlight on the importance of decision making when it comes into the discourse of empowering women. However, some of the parameters to access women empowerment between the international and national literatures do have some minimal variations as we see that Lombardini et al (2017) focuses on personal, relational and environment, CARE (2014) focuses on agency, structure and relation and ILO (1998) focuses on Longwe's framework viz. control, participation, conscientization, access and welfare. While, Suriyan (2012) focuses on capacity, awareness, education, legal rights, economic, etc, Krishnakumar and Sugavnaswari (2012) focus on knowledge, resources, belief, practice, etc and Paramasivan (2012) focuses on social, economic and political. Thus, we see that the international literatures have broader domains as compared to the national literatures which is rather specific in nature.

Thus, this chapter has discussed on Women's participation in SHGs and Empowerment. The next chapter will present on the conclusion and the suggestions.

**Table 6.1 Perceptions on the Functions of SHG**

Sl. No	Item	Stage of SHG						Total	
		Formation n=100		Loan n=190		Repayment n=110		N = 400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Financial literacy and saving	4.23	0.42	4.18	0.38	4.41	0.49	4.26	0.43
2	Improving on social status	4.22	0.41	4.20	0.40	4.40	0.49	4.26	0.43
3	Self- realization	4.20	0.40	4.21	0.40	4.32	0.46	4.24	0.42
4	Needs identification	4.18	0.38	4.21	0.40	4.35	0.47	4.24	0.42
5	Promotes unity and oneness	4.17	0.37	4.22	0.41	4.34	0.47	4.24	0.42
6	Confidence building	4.19	0.39	4.19	0.39	4.34	0.47	4.23	0.42
7	Improvement on economic	4.18	0.38	4.19	0.39	4.33	0.47	4.23	0.42
8	Awareness on rights	4.17	0.37	4.19	0.39	4.29	0.45	4.22	0.41
9	Upliftment programme	4.18	0.38	4.17	0.37	4.34	0.47	4.22	0.41
10	Easy access to loans	4.11	0.31	4.12	0.32	4.20	0.40	4.14	0.34
<b>Perceptions</b>		<b>4.18</b>	<b>0.36</b>	<b>4.18</b>	<b>0.36</b>	<b>4.33</b>	<b>0.43</b>	<b>4.22</b>	<b>0.38</b>

Source: Computed

**Table 6.2 Pattern of Participation in SHG and Stage of SHG**

Sl. No	Mode	Stage of SHG						Total	
		Formation n=100		Loan n=190		Repayment n=110		N = 400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Depositing for the group saving	2.23	0.52	2.34	0.62	2.44	0.55	2.34	0.58
2	Attending meetings	2.30	0.48	2.15	0.41	2.28	0.45	2.23	0.44
3	Expressing opinions	2.03	0.54	1.97	0.60	2.13	0.52	2.03	0.57
4	Participating in economic activities	1.96	0.51	1.86	0.47	2.04	0.52	1.94	0.50
5	Repaying of loans from the group	1.41	0.63	1.76	0.49	1.87	0.47	1.71	0.55
6	Borrowing money from the group	0.96	0.34	1.06	0.26	1.14	0.34	1.06	0.31
7	Taking part in documentation	0.70	0.77	0.68	0.79	0.77	0.67	0.71	0.75
<b>SHG Participation</b>		<b>1.65</b>	<b>0.34</b>	<b>1.69</b>	<b>0.34</b>	<b>1.80</b>	<b>0.31</b>	<b>1.71</b>	<b>0.34</b>

Source: Computed

**Table 6.3 Pattern of Group Cohesion and Stage of SHG**

Sl. No	Item	Stage of SHG						Total	
		Formation n=100		Loan n=190		Repayment n=110		N = 400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Unity within the group	4.13	0.33	4.22	0.42	4.36	0.48	4.24	0.43
2	Sense of belongingness	4.13	0.33	4.23	0.42	4.33	0.47	4.23	0.42
3	Mutual support in the group	4.15	0.35	4.21	0.42	4.34	0.47	4.23	0.42
4	Collective efforts and goals	4.13	0.33	4.19	0.41	4.30	0.48	4.21	0.42
5	Sharing of skills and talents	4.11	0.34	4.15	0.41	4.22	0.47	4.16	0.41
6	Common goals	4.11	0.34	4.13	0.39	4.20	0.48	4.15	0.41
<b>Group Cohesion</b>		<b>4.12</b>	<b>0.32</b>	<b>4.18</b>	<b>0.39</b>	<b>4.29</b>	<b>0.43</b>	<b>4.20</b>	<b>0.39</b>

Source: Computed

**Table 6.4 Pattern of Decision Making in SHG and Stage of SHG**

Sl. No	Item	Stage of SHG						Total	
		Formation		Loan		Repayment		Mean	SD
		Mean	SD	Mean	SD	Mean	SD		
1	Democratic decision	2.86	0.34	2.71	0.45	2.85	0.35	2.79	0.41
2	Decision making by all	2.74	0.44	2.66	0.47	2.89	0.39	2.75	0.45
3	Decision by individuals	0.35	0.60	0.35	0.61	0.83	0.78	0.48	0.69
4	Decision by the leaders	0.24	0.47	0.46	0.55	0.60	0.52	0.44	0.54
5	Decision by facilitators	0.19	0.41	0.25	0.45	0.59	0.56	0.33	0.50
<b>Group Decision</b>		<b>1.27</b>	<b>0.28</b>	<b>1.28</b>	<b>0.33</b>	<b>1.55</b>	<b>0.34</b>	<b>1.35</b>	<b>0.34</b>

Source: Computed

**Table 6.5 Relationship within the Components of Group Dynamics: Pearson's r**

Sl. No	Characteristics	SHG Participation	Group cohesion
1	SHG Participation	1	0.444**
2	Group cohesion	0.444**	1

Source: Computed

\*\* P<0.01

\* P<0.05

**Table 6.6 Relationship of the Demographic Profile and the Group dynamics**

Sl. No	Characteristics	SHG Participation	Group cohesion
1	Age	-0.080	-0.054
2	Education	0.382**	0.232**
3	Primary occupation	0.284**	0.186**
4	Duration of membership	0.185**	0.153**

Source: Computed

\*\* P<0.01

\* P<0.05

**Table 6.7 Member Participation in Capacity Building**

Sl. No	Characteristics	Stage of SHG			Total N = 400
		Formation n = 100	Loan n = 190	Repayment n = 110	
<b>1</b>	<b>Attended training</b>				
	Yes	99 (99.0)	186 (97.9)	107 (97.3)	392 (98.0)
<b>2</b>	<b>Number of trainings</b>				
	1 time	15 (15.0)	0 (0.0)	3 (2.7)	18 (4.5)
	2 times	61 (61.0)	95 (50.0)	24 (21.8)	180 (45.0)
	3 times	19 (19.0)	45 (23.7)	26 (23.6)	90 (22.5)
	4 times	4 (4.0)	32 (16.8)	46 (41.8)	82 (20.5)
	5 times	0 (0.0)	9 (4.7)	7 (6.4)	16 (4.0)
	6 times	0 (0.0)	4 (2.1)	1 (0.9)	5 (1.3)
	7 times	0 (0.0)	1 (0.5)	0 (0.0)	1 (0.3)

Source: Computed

(Figures in parentheses are percentages)

**Table 6.8 Types of Trainings Attended by the Respondents**

Sl. No	Training Types	Frequency n=(392)	%
1	Concept seeding	376	95.9
2	Membership	356	90.8
3	Book keeping	81	20.6
4	Animal husbandry	80	20.4
5	Agriculture farming	54	13.7
6	Vermi-composting	10	2.5
7	Banking & Loan matters	10	2.5
8	Umbrella making	5	1.2
9	Tailoring	5	1.2
10	Juice making	4	1.0
11	Community Resource Person (CRP) for SHG mobilizer	4	1.0
12	Training for village organization (VO)	3	0.5

Source: Computed

**Table 6.9 Pattern of Skills Enhancement and Stage of SHG**

Sl. No	Skills	Stage of SHG						Total	
		Formation n=100		Loan n=190		Repayment n=110		400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Relationships	1.79	0.43	1.86	0.65	2.15	0.43	1.92	0.56
2	Decision Making	1.35	0.53	1.63	0.66	1.99	0.55	1.66	0.64
3	Managerial	1.14	0.34	1.50	0.66	1.95	0.50	1.53	0.62
4	Leadership	0.99	0.57	1.41	0.68	1.79	0.61	1.41	0.69
5	Interpersonal Communication	1.03	0.36	1.39	0.64	1.69	0.57	1.39	0.61
6	Public Speaking	0.97	0.38	1.31	0.66	1.70	0.55	1.33	0.63
<b>Skills Enhancement</b>		<b>1.21</b>	<b>0.31</b>	<b>1.51</b>	<b>0.58</b>	<b>1.87</b>	<b>0.43</b>	<b>1.54</b>	<b>0.54</b>

Source: Computed

**Table 6.10 Pattern of Knowledge Enhancement and Stage of SHG**

Sl. No	Awareness	Stage of SHG						Total	
		Formation n=100		Loan n=190		Repayment n=110		400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	SHG approach	1.42	0.53	1.82	0.62	2.25	0.47	1.84	0.63
2	Banking system	1.15	0.38	1.42	0.57	1.86	0.41	1.47	0.55
3	Health and family welfare	1.04	0.37	1.27	0.59	1.71	0.53	1.33	0.58
4	Basic education	1.03	0.33	1.23	0.59	1.61	0.52	1.28	0.56
5	Development programmes	0.87	0.41	1.03	0.73	1.55	0.56	1.13	0.67
6	Political issues	0.20	0.42	0.45	0.55	0.67	0.60	0.45	0.56
<b>Knowledge Enhancement</b>		<b>0.95</b>	<b>0.279</b>	<b>1.20</b>	<b>0.485</b>	<b>1.60</b>	<b>0.520</b>	<b>1.25</b>	<b>0.475</b>

Source: Computed



**Table 6.11 Pattern of Relationship between Skills and Knowledge Enhancement: Pearson's r**

Sl. No	Enhancement	Skills	Knowledge
1	Skills	1	0.808**
2	Knowledge	0.808**	1

Source: Computed

\*\*  $P < 0.01$

\*  $P < 0.05$

**Table 6.12 Relation of the Demographic Profile, Skills and Knowledge Enhancement: Pearson's r**

Sl. No	Characteristics	Skill enhancement	Knowledge enhancement
1	Age	-0.096	-0.111*
2	Education qualification	0.355**	0.418**
3	Primary occupation	0.280**	0.271**
4	Duration of SHG	0.445**	0.406**

Source: Computed

\*\*  $P < 0.01$

\*  $P < 0.05$

**Table 6.13 Relation among the Group Dynamics, Skills and Knowledge Enhancement: Pearson's r**

Sl. No	Characteristics	Skill Enhancement	Knowledge Enhancement
1	SHG Participation	0.608**	0.491**
2	Group cohesion	0.512**	0.516**

Source: Computed

\*\*  $P < 0.01$

\*  $P < 0.05$

**Table 6.14 Pattern of Personal Decision Making and Stage of SHG**

Sl. No	Item	Stage of SHG						Total	
		Formation n = 100		Loan n = 190		Repayment n = 110		N = 400	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Capacity building	1.50	0.50	1.73	0.62	2.11	0.53	1.78	0.61
2	Occupation and employment	1.37	0.48	1.72	0.63	2.04	0.42	1.72	0.59
3	Medical care and treatment	0.88	0.40	0.95	0.62	1.43	0.56	1.06	0.60
4	Dress and clothes	0.99	0.611	0.82	0.77	1.27	0.84	0.99	0.78
5	Jewels and ornaments	0.85	0.59	0.80	0.76	1.27	0.84	0.94	0.77
6	Leisure activities	0.11	0.31	0.28	0.51	0.56	0.53	0.32	0.50
7	Exposure to IEC and media	0.03	0.17	0.08	0.33	0.11	0.31	0.08	0.29
	<b>Personal Decision</b>	<b>0.81</b>	<b>0.29</b>	<b>0.91</b>	<b>0.46</b>	<b>1.25</b>	<b>0.42</b>	<b>0.98</b>	<b>0.45</b>

Source: Computed

**Table 6.15 Pattern of Domestic Decision Making and Stage of SHG**

Sl. No	Item	Stage of SHG						Total N = 400	
		Formation n=100		Loan n=190		Repayment n=110			
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	House maintenance	1.08	0.44	1.28	0.61	1.70	0.51	1.35	0.59
2	Household article	0.95	0.38	1.19	0.64	1.58	0.59	1.24	0.61
3	Management of properties	0.87	0.41	1.05	0.63	1.30	0.62	1.07	0.60
4	Career for children	0.85	0.47	0.98	0.59	1.21	0.60	1.01	0.58
5	Schools for children	0.68	0.49	0.89	0.60	1.24	0.62	0.94	0.61
6	Types of dishes	0.77	0.48	0.68	0.69	1.01	0.78	0.80	0.68
7	Organizing family recreation	0.06	0.23	0.26	0.51	0.43	0.56	0.26	0.49
<b>Domestic Decision</b>		<b>0.75</b>	<b>0.30</b>	<b>0.90</b>	<b>0.47</b>	<b>1.20</b>	<b>0.48</b>	<b>0.95</b>	<b>0.47</b>

Source: Computed

**Table 6.16 Pattern of Social Decision Making and Stage of SHG**

Sl. No	Item	Stage of SHG						Total N = 400	
		Formation n=100		Loan n=190		Repayment n=110			
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Community activities	1.77	0.42	1.84	0.56	2.14	0.37	1.91	0.50
2	Attending social functions	1.32	0.49	1.56	0.70	1.76	0.62	1.56	0.65
3	Visiting relatives	1.39	0.54	1.62	0.70	1.59	0.83	1.55	0.71
4	Visiting other villages	1.35	0.53	1.57	0.72	1.56	0.83	1.52	0.71
5	Resource mobilization	0.77	0.52	0.69	0.65	1.11	0.47	0.83	0.60
6	Fighting for women rights	0.33	0.49	0.59	0.66	0.70	0.61	0.55	0.62
7	Seeking legal assistance	0.22	0.44	0.21	0.47	0.40	0.56	0.26	0.49
<b>Social Decision</b>		<b>1.02</b>	<b>0.31</b>	<b>1.15</b>	<b>0.47</b>	<b>1.32</b>	<b>0.43</b>	<b>1.16</b>	<b>0.44</b>

Source: Computed

**Table 6.17 Pattern of Economic Decision Making and Stage of SHG**

Sl. No	Item	Stage of SHG						Total N = 400	
		Formation n=100		Loan n=190		Repayment n=110			
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Lending and borrowing loans	1.63	0.48	1.93	0.48	2.05	0.37	1.89	0.48
2	Investment or saving	1.35	0.47	1.79	0.59	2.01	0.31	1.74	0.56
3	Spending one's own income	1.28	0.45	1.66	0.61	1.94	0.36	1.64	0.57
4	Having personal bank account	1.38	0.48	1.54	0.52	1.88	0.35	1.59	0.50
5	Buying and selling of goods	1.03	0.33	1.55	0.63	1.71	0.53	1.46	0.60
6	Budgeting for family expenses	0.99	0.38	1.15	0.62	1.45	0.64	1.20	0.60
7	Entrepreneurship activities	0.98	0.28	1.00	0.62	1.37	0.53	1.10	0.56
<b>Economic Decision</b>		<b>1.23</b>	<b>0.25</b>	<b>1.51</b>	<b>0.45</b>	<b>1.77</b>	<b>0.29</b>	<b>1.51</b>	<b>0.42</b>

Source: Computed

**Table 6.18 Pattern of Political Decision Making and Stage of SHG**

Sl. No	Item	Stage of SHG						Total N = 400	
		Formation n=100		Loan n=190		Repayment n=110			
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Engage in development matters	0.95	0.33	1.25	0.58	1.52	0.50	1.25	0.55
2	Voting candidate of one's choice	0.22	0.44	0.51	0.56	0.61	0.56	0.46	0.55
3	Participate in political activities	0.05	0.21	0.23	0.42	0.39	0.52	0.23	0.43
4	Contesting election at local body	0.05	0.21	0.17	0.38	0.33	0.49	0.19	0.39
5	Vote casting in the election	0.05	0.21	0.18	0.38	0.26	0.46	0.17	0.38
6	Involvement in local association	0.05	0.21	0.14	0.35	0.15	0.41	0.12	0.34
<b>Political Decision</b>		<b>0.22</b>	<b>0.19</b>	<b>0.41</b>	<b>0.34</b>	<b>0.54</b>	<b>0.38</b>	<b>0.40</b>	<b>0.34</b>

Source: Computed

**Table 6.19 Pattern of Women Empowerment and SHG Affiliation**

Sl. No	Dimensions	SHG affiliation				Total 400	
		NRLM n=330		NSSS n=70			
		Mean	SD	Mean	SD	Mean	SD
1	Economic	1.56	0.38	1.28	0.51	1.51	0.42
2	Social	1.21	0.42	0.93	0.44	1.16	0.44
3	Personal	1.01	0.45	0.80	0.39	0.98	0.45
4	Domestic	0.98	0.47	0.80	0.43	0.95	0.47
5	Political	0.43	0.35	0.25	0.26	0.40	0.34
<b>Women Empowerment Score</b>		<b>1.04</b>	<b>0.35</b>	<b>0.81</b>	<b>0.36</b>	<b>1.00</b>	<b>0.36</b>

Source: Computed

**Table 6.20 Interrelationship among the Dimensions of Women Empowerment: Pearson's r**

Sl. No	Decision	Personal	Domestic	Social	Economic	Political
1	Personal	1	0.792**	0.650**	0.716**	0.642**
2	Domestic	0.792**	1	.668**	.750**	0.608**
3	Social	0.650**	0.668**	1	0.703**	0.473**
4	Economic	0.716**	0.750**	0.703**	1	0.581**
5	Political	0.642**	0.608**	0.473**	0.581**	1

Source: Computed

\*\* P<0.01

\* P<0.05

**Table 6.21 Dimensions of Women Empowerment and Stage of SHG: ANOVA Results**

Sl. No	Dimensions	Stage of SHG						F
		Formation n = 100		Loan n = 190		Repayment n = 110		
1	Personal Empowerment	0.81 <sup>a</sup>	0.29	0.91 <sup>a</sup>	0.46	1.25	0.42	34.2**
2	Domestic Empowerment	0.75 <sup>a</sup>	0.30	0.90 <sup>a</sup>	0.47	1.20	0.48	29.8**
3	Social Empowerment	1.02	0.31	1.15 <sup>a</sup>	0.47	1.32 <sup>a</sup>	0.43	13.0**
4	Economic Empowerment	1.23	0.25	1.51 <sup>a</sup>	0.45	1.77 <sup>a</sup>	0.29	54.4**
5	Political Empowerment	0.22 <sup>a</sup>	0.19	0.41 <sup>a</sup>	0.34	0.54	0.38	24.7**
<b>Women Empowerment</b>		<b>0.81</b>	<b>0.20</b>	<b>0.98</b>	<b>0.38</b>	<b>1.22</b>	<b>0.32</b>	<b>40.4**</b>

Source: Computed

\*\* P < 0.01

\* P < 0.05

Note: Means followed by similar superscripts are not significantly different

**Table 6.22 Relation of the Demographic Composition and Women Empowerment: Pearson's r**

Sl. No		Personal	Domestic	Social	Economic	Political
1	Age	-0.070	0.015	-0.090	-0.068	-0.098
2	Education	0.301**	0.187**	0.301**	0.235**	0.324**
3	Primary occupation	0.228**	0.297**	0.276**	0.279**	0.213**
4	Duration of SHG	0.336**	0.376**	0.325**	0.454**	0.195**

*Source: Computed*\*\*  $P < 0.01$ \*  $P < 0.05$ **Table 6.23 Relationship between Women Empowerment and Group Dynamics: Pearson's r**

Sl. No	Characteristics	SHG Participation	Group Cohesion
1	Personal empowerment	0.468**	0.466**
2	Domestic empowerment	0.513**	0.431**
3	Social empowerment	0.502**	0.349**
4	Economic empowerment	0.508**	0.396**
5	Political empowerment	0.456**	0.545**

*Source: Computed*\*\*  $P < 0.01$ \*  $P < 0.05$ **Table 6.24 Relation of Women Empowerment, Skills and Knowledge Enhancement: Pearson's r**

Sl. No	Characteristics	Skill enhancement	Knowledge enhancement
1	Personal empowerment	0.715**	0.827**
2	Domestic empowerment	0.694**	0.735**
3	Social empowerment	0.670**	0.600**
4	Economic empowerment	0.761**	0.761**
5	Political empowerment	0.645**	0.724**

*Source: Computed*\*\*  $P < 0.01$ \*  $P < 0.05$

## **CHAPTER VII**

### **CONCLUSION AND RECOMMENDATIONS**

The present study probed into the role of Social Mobilization through Self Help Groups in empowering women in rural areas of West Khasi Hills District of Meghalaya state in India. This chapter summarizes the findings of the study which were discussed and dealt with in the previous chapters. This chapter consists of three main sections namely the findings, conclusion and recommendations as presented below:-

#### **7. 1. The Findings**

The findings of the present study is divided into different sections viz. the role of government, non-governmental organizations (NGOs) and financial institutions in social mobilization, the composition in SHGs, perceptions on SHG functions, group dynamics in SHG, capacity building, skills and knowledge enhancement, dimensions of women empowerment, the focus group discussions (FGDs), constraints to women empowerment and the suggestions by the respondents and the participants.

##### **7.1.1. Government, NGOs, Financial Institutions and Social Mobilization**

The study found that the Self Help Group Promoting Institutions (SHPIs) used and adopted different strategies for social mobilization in the process of forming and organizing women into SHGs. The strategies for social mobilization including public awareness programme on the aspects of SHG, baseline survey to identify and understand the needs of women in rural areas, organizing locality-wise meetings solely for women to provide more information about SHG, conducting house visit (door-door) to have a better understanding of the family living conditions and to provide counseling to women to join SHG and also to provide training on SHG related aspects.

The study also found out that the SHPIs do encounter various problems and challenges in the process of social mobilization that slows down the process of forming and organizing women into SHGs. Firstly, it is due to the past experiences that some of the women had in SHGs that they are not willing and hesitating to join again in SHGs. Secondly, due to the misconception about the aadhaar number that many of the women in rural areas do not want to engage in SHGs as they see that the engagement in SHGs would force them to enroll and have an aadhaar card which they perceived that it is against to their beliefs that would hamper their faith. Thirdly,

lack of knowledge and understanding is another challenge for the SHPIs to mobilize women as they show a sign of the absence of interest and lack of response to participate in the discussion on SHG. Fourthly, the misconception on loan provided to SHG members is another challenge where the women thought that availing loans is the main focus of SHGs and many women felt that the need for repayment of a loan is adding to their burden. Fifthly, the misunderstanding on the SHPIs as false promises that come to the villages and introducing some of the development schemes and then disappears without intervention by women in rural areas. So, therefore, people lose their confidence in SHPIs. Lastly, the language barrier is one of the challenges that curtail to the effectiveness of forming women into SHGs as some of the villages in the district consist of other communities other than the Khasi community thus it makes difficult for the facilitators who do not know their language to mobilize the women to form and organize into SHGs.

#### **7.1.2. Composition in SHG**

The demographic profiles of the respondents found out that the age group of the respondents is ranging between 18 years to 65 years and a maximum of the respondents which amounts more than one-fourth (28%) of the entire respondents are belonging to the age group between 26 years and 33 years. And in this study 36.75 years is the mean age of the respondents. The maximum of four-fifth (82.3%) of the respondents are married. The educational background of the respondents shows that the majority (97%) of the respondents is literate and within which a maximum of 47% of the respondents studied up to elementary education/primary school education. The major occupation of the respondents found out that a maximum of more than two-third (74.25%) of the entire respondents are cultivators engaging in agricultural farming as a primary occupation. The economic category of the respondents revealed that the majority of them belonging to below the poverty line (BPL) category and this is one of the main inclusion criteria in women SHG. Further, more than half (57.5%) of the total respondents belong to the Mairang block of West Khasi Hills District, Meghalaya state.

The duration of membership in SHG among the respondents varies between 1 year and 8 years and a maximum number of the respondents (27%) belong to SHGs that are registered for the duration of 3 years. A maximum of nearly half (47%) of the respondents are belonging to the loan stage of SHG. The respondents of the study comprised of both 70% of SHG members and 30% of the SHG leaders /office

bearers. One of the most important functions of SHG is the income generation activity (IGAs) and maximum (83.5%) of the respondents are working on IGAs through the engagement in SHGs. The inquiry on the source of a motivator to join in SHG identified three motivators that a maximum number (39.5%) of the respondents are motivated by their friends and (29.5%) of the respondents are voluntarily self-motivated and the other (31%) of the respondents are influenced by others viz. relatives and NGO workers. Thus, more than half (53.3%) of the respondents have joined into women SHGs with an expectation of improving their economic status.

### **7.1.3. Perception on SHG Functions**

The perception of the respondents on the functions of SHG revealed that the repayment stage has a higher total mean score as compared to the formation and loan stage. In addition, based on the mean score and the rating on all the items provided to the respondents on the perception on the functions of SHG the study revealed that the respondents have reported that they 'agree' with the functions of SHG.

### **7.1.4. Group Dynamics in SHG**

The study revealed that the participation level of the respondents in SHG across the stages of SHG found out that the respondents belonging to the repayment stage have a higher level of participation followed by the respondents belonging to the loan stage and then the respondents belonging to the formation stage.

The pattern of group cohesion in women SHG revealed that the respondents belonging to the repayment stage have a higher level of group cohesion followed by the respondents belonging to the loan stage and then the respondents belonging to the formation stage.

The pattern of group decision making in women SHG also revealed that the respondents belonging to the repayment stage have a higher level of group decision making as compared to the other stage such as the loan and formation stage. Therefore, the statistical analysis shows that there is a positive relationship in the group dynamic at 0.01 significant level.

The pattern of relationship between the demographic profile and the group dynamic of the respondents found out that the education, primary occupation and duration of membership are positively correlated to the group dynamics at 0.01 significant level.

### **7.1.5. Participation in Capacity Building**

The study found that majority of the respondents have attended the capacity training programme and also a majority of (98%) the respondents so far attended the capacity building programme twice throughout their engagement in SHG. Furthermore, majority of the respondents have attended a capacity building programme on concept seeding and membership.

### **7.1.6. Pattern of Skill and Knowledge Enhancement**

The pattern of skill and knowledge enhancement across the stages of SHG revealed that the respondents belonging to the repayment stage have attained higher skills and knowledge enhancement as compared to the respondents belonging to other stages of SHG such as the formation and loan stage. Thus, the analysis also shows that there is a positive relationship between the skills and knowledge enhancement of the respondents at 0.01 significant level and further the relationship among the group dynamics, skills and knowledge enhancement also found out having a positive correlation all at 0.01 significant level.

### **7.1.7. Dimensions of Women Empowerment**

The dimensions of women empowerment were assessed by using five types of decisions making at the household level viz. personal, domestic, social, economic and political decisions. The study revealed that the respondents belonging to the repayment stage have a slightly higher level of empowerment as compared to the other stages of SHG namely the formation and loan stage in terms of decision making at the household level related to personal, domestic, social, economic and political matters. Further, among the dimensions on women empowerment, the mean score showed that the economic decision making of the respondents occupied the topmost rank followed by the social decision making, thirdly on the personal decision making followed by the domestic decision making and lastly to the political decision making.

The pattern of relationship among the dimensions of women empowerment showed that there is a positive correlation among all the dimensions that are the personal, domestic, social, economic and political dimension all at 0.01 significant level.

The pattern of relationship between the dimensions of women empowerment and the group dynamics in SHG of the respondents showed that there is a positive



correlation between the dimensions of women empowerment and the group dynamics at 0.01 significant level.

The pattern of relationship among the skills, knowledge enhancement and the dimensions of women empowerment found out that there is a positive relationship among these aspects all at 0.01 significant level.

The study found out that across the two Self Help Groups promoting institutions (SHPIs) viz. National Rural Livelihood Mission (NRLM) and Nongstoin Social Service Society (NSSS) of Meghalaya state, the respondents registered under NRLM have attained more empowerment than the respondents registered under NSSS.

The pattern of relationship between the demographic profile of the respondents and the dimensions of women empowerment showed that the education, primary occupation and the duration of membership of the respondents in SHG are all found to be significantly correlated with all the dimensions of women empowerment all at 0.01 significant level.

#### **7.1.8. Focus Group Discussions**

The generated information out of the focus group discussions (FGDs) revealed the engagement of the respondents in women SHG has brought changes in their lives such a way that it has opened up their outlooks, widening perspectives related to their personal lives, family and the society. It has helped the respondents to go beyond the usual believes and practices that is based primarily on cultural orientation. It does create self-realization and self-actualization among the respondents as to contribute much more and bring change in the society. They affirmed that Self Help Group has empowered them in many ways other than providing opportunities to improve their economic status such as in confidence building, improving self-esteem, ability to share and exchange their knowledge and ideas among within the group as well as in their families. It gives them a feeling of contentment by providing security, performance satisfaction and positive spirit (*ai mynsiem*). Moreover, the involvement in SHG has renewed their hope, encouragements, and a sense of responsibilities to their lives, family and to society leading to upliftment of their social status. The participants further narrated that they are earning recognition and respect from the community just because of the works and activities done out of SHG.

The FGDs also explored the challenges encountered by the respondents while engaging in women SHGs. The discussed points included lack of cooperation and understanding among the members, irregularity of meetings, lack of proper planning, difficulty in repaying the loan, less benefit gained out of the IGAs, low educational level of some of the group-mate, lack of interest and motivation among the members to volunteer in group activities, lack of understanding on the concept and aim of the SHG, lack of training, wrong expectations without contribution or effort given in the group, improper utilization of the loan taken, etc. Besides these, the participants of the FGDs also mentioned the other challenges such as delaying in receiving a loan or financial help from the banks or the SHPIs which make them difficult to start off the IGAs, improper and inconsistent guidance and monitoring from the SHPIs, lack of market channelization on products out of the IGAs and the non-inclusion of women in the local governance, etc.

#### **7.1.9. Constraints to Women Empowerment**

The study found out the constraints to women empowerment includes poverty, illiteracy, unemployment, male domination, lack of the support from the family members especially the male counterparts, lack of confidence to voice out about different issues in the society, due to workloads in the family, lack of opportunities to share their ideas and opinions in the local governance (*dorbar*) and lack of understanding and awareness on their rights.

#### **7.1.10. Suggestions by the Respondents and Participants**

The respondents and the participants from the FGDs have put forth some suggestions for the better engagement in SHG and for attaining empowerment as follows:

1. Proper understanding of the concept and functions of SHG is important for all the members in order to gain many benefits from the participation in SHGs.
2. Proper guidance and monitoring from the SHPIs are essential as most of the women who participate in SHGs do not have a good educational level.
3. Good financial support from the SHPIs, government and bank are important for women SHG particularly at the initial stage of the SHG for better participation in IGA to improve the economic condition of the SHG members.
4. Unity, mutual understanding and cooperation among the member is important for the successful functioning of the group.

5. Active participation by all the members in the group is important for a better outcome in the participation in SHG.
6. Support and encouragement from their headmen (*rangbah shmong*) is important because most of the schemes that come to the village are through the headman.
7. Engagement of women in the local governance will provide them opportunities to address better about the women's welfare in the village.
8. Training and capacity buildings are a must for all the SHG members in order to have equal shared responsibilities among the members and to enhance capacities in different fields.
9. Regular meetings and contribute to the group saving should be maintained by all the group members.
10. Utilization of the financial aid received from the government or SHPIs should be done through proper channel and transparency manner within the group.
11. Awareness programme related to women's rights and other social issues should be organized by SHPIs, government and NGOs from time to time to enable the SHG member and women in rural areas in general conscious and aware of different issues related to their rights.
12. Support from the family members is important for sustaining the activities in SHGs.
13. Hard work and interest in the engagement in SHG is essential for all the members in order to gain greater outcomes out of the participation in SHG.
14. Self-awareness and consciousness of one's own potentialities is important for women to gain confidence and overcoming shyness.
15. Active participation in any social activities at the village level is important for an SHG member in order to be recognized by others and set an example for other women in the village.

## **7.2. Conclusion**

Social mobilization is a process and a method of dialogue, negotiation, consensus-building and participation for action by people, communities, and organizations. It is an important factor for social transformation and is used by a wide range of social actors such as government agencies, NGOs, youth, women groups, etc, in order to identify, address, fight a common cause and to solve problems encountered by people.

Empowerment refers to the ability of people, both men and women, to consciously become aware of their situation and position in order to set their own agendas by creating space for themselves, gaining skills, building self-confidence, solving problems and developing self-reliance and thereby to take control of their lives. It is a social action process that enables and promotes people, organizations and communities to participate in the process of gaining control over their lives in their communities and society at large. Hence, women empowerment is a 'process' of awareness and capacity building of women that enhances them for greater participation in decision making. This heightens their economic self-reliance, gives them control over their lives and resources and ability to fight for their legal rights to equal treatment, inheritance and protection against all forms of discrimination. Above all, it enables them to realize their full identity and powers in every aspect of their lives.

Self Help Groups (SHGs) are small voluntary associations of people, normally of poor socio-economic background, who have come together for certain common purpose(s). They are informal groups created purposefully for enabling the members to improve their economic status through mutual help, support and responsibility. It becomes a vehicle for uplifting the livelihood of the poor and marginalized groups in the society. If functioned well and over a considerable period of time, it can transform the lives of the marginalized both in rural and urban areas. It functions with an assumption that the problem of poverty cannot be solved alone, or by a single agency. It is founded in the principle "problem of poverty cannot be solved alone; but they alone can solve it." SHG encourages people to form into small voluntary groups in order to get together to pool their resources, skills, and talents to improve their living. This method of forming people into groups has been used by the government and non-government organizations in achieving several goals. Self Help Group has proved to be an effective strategy for women empowerment because it provides them with opportunity to involve in the decision making process of the group, to develop different skills, self-empowerment and earnings. These changed situations, coupled with mutual support from other group members gives them to stand up against many injustices meted out to them by a male dominant society.

Hence, the study probes into the role of social mobilization through Self Help Group in empowering women in rural areas of Meghalaya state. It is found out that through social mobilization women in rural areas were able to come forward to form

into SHGs and collectively striving towards upliftment which translates into improving their living conditions and empowerment. As the different strategies involved in the process of social mobilization in forming women into SHGs such as awareness programme, survey, meetings, house visit and capacity building programme that was highlighted in this study has helped and convinced women in rural areas to form and organize themselves into SHGs.

The study reveals that the engagement in SHG has increased the decision making of women in rural areas at the household level related to the personal, domestic, social, economic and political matters. It indicates that the engagement in SHG has helped the women in rural areas in one way or the other improving their personal, domestic, social, economic and political empowerment as compared to before joining in SHG. Similar findings are proposed by the participants from the FGDs who reported that the engagement in SHG has made a difference in their lives though not in a big way but they have noticed and realized the change and improvement in their lives in a small way. Further, this also corroborates with the opinions and views from key informants where they expressed that the SHGs in the study area are not so vibrant as in the other parts of the country particularly those in the southern parts of India.

The study also reveals that among the dimensions of women empowerment the dimension on economic empowerment obtained a higher position than the other dimension indicating that the engagement in SHG provides an opportunity for women to explore or improve their IGAs through the financial support received from the government, bank or SHPIs. The capacity building training programmes are also enhancing the skills and knowledge of the SHG members where they sometimes incorporated in IGAs and also to daily life. On the other hand, the political empowerment obtained the lowest position among the dimensions of women empowerment indicating that the engagement in SHG has less contribution to political empowerment as compared to the other dimensions of empowerment. This could support to the fact that women's political participation in the state of Meghalaya in general and in the Khasi community in particular is rather limited where the political matters are mostly dominated by the male members. On the other hand, male domination in the political sphere is affecting women's political participation. Hence, even the engagement in SHG does not improve much in the level of women's participation in political matters.

In addition, the study also shows the relationship between the engagement in SHG and women empowerment of the respondents. The study found that higher the participation in SHG higher is the level of women empowerment and higher the stage of SHG, higher is also the women empowerment. Therefore, the study validates the hypothesis that 'Higher the participation in SHG, higher is the women empowerment'. This is justified by the fact that SHG is participatory in nature, so it provides opportunities to individually or collectively participate in every activity towards the group functioning such as meeting, contributions, social activities, sharing ideas and opinions, sharing of problems among the group members related to personal, family, social, economic, political matters, etc. In this way, it enhances the knowledge and skills of the members. The mutual support and help within the group make the members feel united, nurturing the one-one relationships, tighten the bonds, encourage the members and finally lessen their burdens. All these experiences of the SHG members are unique which made a difference in their lives as compared to once before joining into SHG. Thus, in order to help women in rural areas obtaining empowerment, the effort should be made by the SHPIs and the SHG members to strive for the repayment stage of SHG. On the other hand, the study reveals that there is not much a difference in terms of mean score in all the stages only a slight variation so it can be said that the empowerment is not solely depending on the stage of SHG but in general it also includes other factors responsible for bringing empowerment of the women in rural areas engaging in SHG. However, it is reasonable enough for an SHG to attain the repayment stage as it will make the members to actively participate in all the SHG activities striving to achieve better outcomes out of the participation in SHG. From the other point of view also it is desirable for an SHG to strive for the repayment stage once formed so as to prevent from being defunct in the mid of the formation stage or loan stage.

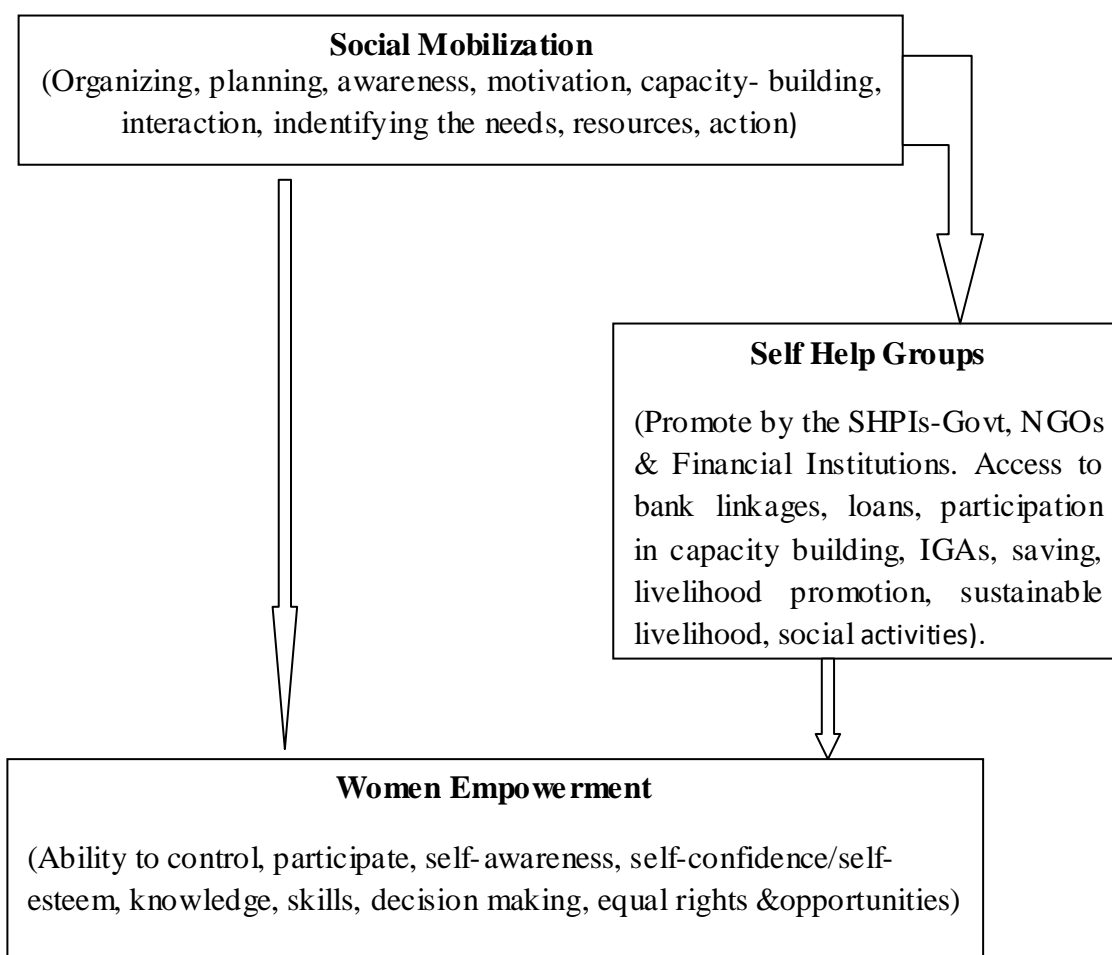
This study has asserted that social mobilization through SHGs plays an important role in enhancing women empowerment. Empirical studies showed that social mobilization can bring in social transformation as it is a process of organizing and engaging people's participation wherein people themselves can tackle their common problems and issues. In this sense, social mobilization per se is essential in the field of women empowerment. The study showed that the government as well as nongovernment organizations and financial institutions used social mobilization in the process of forming women into SHGs. Social mobilization strategies include

organizing, planning, motivating, creating public awareness, capacity building, identifying of needs and locating resources. Further, the study has shown that through the engagement in SHGs, women in more than one way have gained positive impacts in their lives. They have progressed particularly in enhancing their skills, knowledge and ability in decision making at household level, may it be at personal, domestic, social, economic or political arena. Hence, it is apt to make a cause-effect relationship between the SHG-platform that provides them with opportunities to explore their potentialities and the growth they achieve in the above mentioned aspects of life.

Further, the study supports the existing literatures on social mobilization and women empowerment both international and national such as that of Ali and Oliver (1997) and Prasad (2003) respectively where both focus on and highlight that social mobilization is a means for women to be empowered by sensitizing on their rights and power. And also international and national study on Self-help groups and social mobilization by Mersland and Eggen (2007) and Wijayaratna (2004) respectively where they focus on the role of social mobilization that the poverty eradication and implantation of various schemes are needed to mobilize people and SHG provides a platform for people to engage in order eradicate poverty and successful in implementing the various scheme oriented towards development in the society. Likewise, this study shows that in order to empower women in rural areas social mobilization through SHG is an effective strategy in the process of enhancing women in rural areas to be empowered.

Thereby, this research stands to assert that social mobilization through SHGs is an effective means of women empowerment. Henceforth, the presentation below provides a diagrammatic conclusion of the study:

**Figure. 7.1 Social Mobilization and Women Empowerment**



*Source: Self-made*

Therefore, for the better functioning and successful participation of SHGs in general and women SHGs in rural areas in particular various measures have to be taken into consideration by different stakeholders so that the participation of people and women in rural areas meet the aims and objectives of SHG.

### **7.3. Recommendations**

The study found out that higher the participation in SHG, higher the women empowerment and it proved that the respondents from the repayment stage have a higher level of empowerment as compared to the other stages of SHG such as the formation and loan stage. Therefore, in order to ensure successful women SHG and sustaining the SHG functioning to able to reach the repayment stage and for ascertaining empowerment of the SHG members the following recommendations should be taken into consideration. The recommendations are categorized into four parts as given bellow:



### **I. For the Self Help Group Promoting Institutions (SHPIs)**

1. To constantly support, guide, follow up and provide training for the women SHGs so that engagement in SHG becomes more effective and the members gain maximum out of engagement in SHG.
2. To have networking among the allied sectors or government departments for capacity building training programmes based on the chosen trades or IGAs. This would help them improve their IGAs management skills.
3. To help them identifying and availing to development schemes and other government supports so that more resources are available in maintaining SHGs that ensure sustainability.
4. To educate women SHGs on financial and loan matters so that women in rural areas able to seek financial aid and support on time so as to prevent dysfunctioning of the SHGs.
5. To build a good relationship between the headmen or chairman of the village council and the women SHGs in order to that SHGs get more recognition, concern and support for better functioning and recognition at the village level.

### **II. For the Policy Makers**

1. To allocate separate resources to the women SHGs so that it reaches and benefits the beneficiaries.
2. To provide good and consistent financial support particularly at the initial stage of the SHG so that IGAs could be carried out in an accurate manner.
3. To make market channelization facilities so that the women SHGs could market their products and produce gained out of the IGAs.
4. To provide particular welfare and development schemes accessible to women SHGs in rural areas so that they can have sustainable development and livelihood promotion.

### **III. For the SHG Members**

1. Unity, cooperation and active participation of all the members is a must for the well-functioning and progress of the SHG.
2. Regular in attending meetings, repayment of loan and payment of member's regular contributions to the group savings and it should be followed uniformly and regularly by all the members for group progress.

3. Proper planning of IGAs is important so that women SHG can get much more benefit out of the operated IGAs.
4. Attend training and capacity building programmes by all the members are necessary for skills and knowledge development on various aspects of SHG and particularly to also manage IGAs in a proper manner.
5. Proper utilization of loans is essential so as to have impactful SHG.
6. Transparency and accountancy of the group matters are important to sustain the functioning of SHG and to also ensure preventive measures from the dysfunctioning of the group.

#### **IV. For the Social Work Practitioners**

1. Helping women SHGs in identification and prioritization of needs and to assist them for concrete outcomes on the identified needs.
2. To help women SHGs in identifying and locating resources for group development and progress.
3. To help women SHGs educating and understanding on different government women's welfare schemes in sustaining their living conditions.
4. To provide awareness on various issues such as on health and family welfare, sanitation, education, bank related matters, women's rights and women empowerment.
5. To help in advocating for the rights and justice of women in rural areas.

#### **7.4. Further Research**

The present study suggests the following areas for further research:

1. Research on SHGs and women empowerment in rural areas as well as in the urban areas.
2. Comparative study between women and men SHG could be carried out.
3. To conduct a comparative study on women SHGs in matrilineal society and women SHGs in the patrilineal society.
4. To have an extensive nationwide study on social mobilization and rural development.

## **Introduction**

The study attempts to probe into the role of social mobilization through Self Help Groups (SHGs) in empowering rural women in West Khasi Hills District, Meghalaya. Hence, the empowerment of rural women in the present study is assessed through the participation of women in Self Help Groups.

Contemporarily 'empowerment' is emphasized in terms of uplifting the status of the marginalized sections in the society in general and of women in particular. Henceforth, 'women empowerment' is a commonly used term and it is as well a 'mechanism' for enabling women to realize their abilities and potentialities and enjoying equal opportunities to participate in every field and to contribute to the welfare of the society by and large. Women have a vital role to play in the process of bringing change and development in the society as they constituted for nearly half (49.6%) of the world's population (UN, 2015) and as Singh (2009) augments that the success of any developmental projects or programs that lead to sustainable development is largely depending on the extent that both men and women participate in "project design, planning, implementation and monitoring" (p.150). This augments that women's participation plays a significant role in contributing to development in society and also leading to empowerment. Therefore, recognizing this fact many multi- initiatives have been introduced at the international, national, and regional levels by governments and non-government institutions aiming to empower women to gain confidence and be part of any decision making process in the society. Once empowerment, women can improve their living conditions and participate effectively in the development process because development takes place in an effective way where both men and women collaboratively put their ideas and efforts together. Therefore, women's participation would channelize them to sustainable development.

The word 'empowerment' is used in many different contexts and in different ways by many organizations. The term can be traced back to the 1960s with the Afro-American movement and in Paolo Firere's theory on the development of 'critical conscience'. However, the actual term 'empowerment' was first commonly used with the influence of the women's movement particularly within the discourse of feminism related to the field of education and the role of individuals in politics (Kakati, 2013).

The women's empowerment index framework given by Oxfam focuses on three levels of change of woman namely at the personal, relational, and

environmental levels. The change at the personal level refers to the change that takes place within the person where a woman sees and realizes herself about her role in the society, her role with other women (inter-personal), how she perceived her role in economic matters and finally on her confidence in the decision making and action implementation related to herself. The relational change refers to the change that takes place in the relationship and power relation that occurs within the woman's surroundings which includes household, community, public places, and power relation to authorities and decision-makers. Thirdly, the environmental change refers to the level of change that takes place in a broader context which could be informal or formal such as the change in social norms, attitudes, and beliefs of wider society and changes in the political and legislative framework (Lombardini et al, 2017).

CARE's women's empowerment framework identifies three domains to access women's empowerment viz. agency, structure, and relation. All these domains have an interrelation that influences one another. It believes that the empowerment process is more sustainable and complete when all these three domains have an interrelated change. Agency as an empowerment domain refers to a woman's own aspiration and capacities. Secondly, structure as an empowerment domain referring to the environment that surrounds and creates conditions for a woman's choices. Lastly, relations as the empowerment domain is referring to the power relations that a woman negotiates her path (CARE, 2014).

Longwe's women's empowerment framework conceptualizes five progressive levels of equality which are arranged in hierarchical order denoting the higher level of empowerment which can be assessed the extent of women's empowerment in any areas of social or economic life viz. control, participation, conscientization, access, and welfare, in order to identify and address gender issues pertaining to sustainable women's empowerment. Control refers to women's decision making process and balancing of control between men and women over the factors of production without the dominance of one over another. Secondly, participation denotes equal participation in the decision-making process, policymaking, planning, and administration. Thirdly, conscientization pertains to an understanding of the difference of the gender roles and the belief on gender relation where the division of labor should be done in a fair and agreeable aspect not based on the domination of one over the other. Fourthly, access connotes to women's equal opportunity in accessing services and other aspects as that of men. Lastly, welfare

addresses the basic needs such as food supply, income, and medical care, without reference to whether women are themselves the active producers and creators of their material needs or not (ILO, 1998).

Further, the term women empowerment denotes on women's control over their own lives, bodies and environment. It is often emphasized on decision making, economic self-reliance, legal rights to equal treatment, inheritance and protection against all forms of discrimination and the elimination of barriers to access to resources like education and information. In the context of India, the representation of women in the Panchayati Raj Institutions (PRI) is seen as the most effective instrument towards women's empowerment (Kumar, 2008). Empowerment of women fundamentally brings a paradigm shift from unjust to just society forwarding the challenge towards the social, economic and political discrepancies and distortions. Thus the term has come to be associated with women's struggle for social justice and equality. Nevertheless, the word empowerment is all about power and about drawing the balance of power that includes activities related to various factors such as physical, socio-economic, political, mental, psychological, attitudinal and so on. Thus women empowerment could be ascribed as a process where women are able to obtain control over the existing resources. Besides this, it connotes to the method of being simply empowering themselves in enhancing a self-image and self-confidence (Nelasco, 2010).

When we look at the status of women worldwide it is observed that it has improved over the years and women empowerment is recognized globally as a key factor to achieve progress in socio-economic and political spheres. In fact, the socio-economic progress of any nation can be best accessed by the status and position that is bestowed on to the women. Therefore, the need to furtherance women empowerment is becoming a global concern. This is witnessed through the international initiatives to uplift the status of women in the past for instance; the year 1975 was declared as 'Women's Year' and also the period 1976-85 as the 'International Decade of Women' (Nirmala & Birundha, 2005). Besides these, the United Nations (UN) as an International body strategies women empowerment through various means and methods in the form of conferences, conventions, summits, etc. The other international instruments include Universal Declaration of Human Rights - 1948, the Convention on the Political Rights of Women - 1953, the Convention on the Elimination of all forms of Discrimination against Women

(CEDAW)-1979, the Millennium Development Goals (MDGs) -2000, the Sustainable Development Goals (SDGs)-2015, etc (Sinha & Zorema, 2012).

The contemporary Indian scenario presents the effort on the upliftment of women that could be traced from the contributions of Rajaram Mohan Roy, Vivekananda, Swami Dayananda Saraswati, Ishwar Chandra Vidyasagar, Mahatma Gandhi, Dr Ambedkar and many more others who have toiled hard to uplift the status of women in India through the social reformation ( Singh & Gupta, 2013).

In line with this, after independence, the government of India has taken the effort to promote women's welfare and development through the Five Year Plans by the Planning Commission of India. It is witnessed that from the first five-year plan to the twelfth five-year plan the effort related to women's welfare, empowerment and development in India has been made. The First Five Year Plan (1951-56) emphasized on the welfare of women and the Central Social Welfare Board (CSWB) was set up in 1953. The Second Five Year Plan (1956-1961) organized women into Mahila Mandals fostering women development starting at the grass-root level. The Third Five Year Plan (1961-66) focuses on the education of women and other related aspects like maternal health, child welfare, nutrition and family planning. The Fourth Five Year Plan (1969-74) laid emphasis on women's education where the CSWB adopted two nationwide extensive programmes viz. education for adult women and socio-economic programmes. However, the paradigm has been shifted since the Fifth Five Year Plan (1974-79) from 'women welfare' to 'women development'. During this plan, the report of the Committee on the Status of Women in India (CSWI) "Towards Equality" was submitted as it coincided with the Women's International Decade. The Sixth Five Year Plan (1980-85) emphasizes on health, employment and education of women. The Seventh Five Year Plan (1985-90) turns to the social and economic development of women where Support to Training-cum-Employment Programme for Women (STEP) was launched in 1987 to strengthen skills among women. The Eighth Five Year Plan (1992-97) marked a shift from women development to women empowerment through the schemes to ensure the benefit of development sectors to women. The Ninth Five Year Plan (1997-2002) widens the perspective and focused on the supportive environment to enhance women's participation in all the fields. The plan stressed upon an attempt to bring women's issues within the policy sphere. The Tenth Five Year Plan (2002-07) provided women with such programmes as Indira Mahila Yojna where women were organized

into Self Help Group, the National Common Minimum Programme (NCMP) and the Women's Component Plan (WCP). While the Eleventh Five Year Plan (2007-2012) focused on gender empowerment and equality. Lastly the Twelfth Five Year Plan (2012-17) focused on women's participation. The Five Year Plan was the last five-year plan under the Planning Commission after the launching of the NITI Aayog by the government of India in 2015. Therefore, the government of India throughout the entire five-year plan, it gives attention and priority for the welfare, development and empowerment of women (Kaur, 2018).

Further, besides the Five Year Plans, other policies and programs set up by the government-oriented towards women empowerment in the country included the National Commission for Women (NCW) in 1990 by an Act of parliament to protect the rights of the women. In 1993 through the 73rd and 74th amendments, the reservation of seats for women in the local bodies of panchayats and municipalities was held. In 2001 the National Policy for the Empowerment of Women (NPEW) was implemented (Agrawal & Gupta, 2008). Thus all these emphasize the ensuring of women about their rightful place in society by empowering them.

In spite of the various efforts and initiatives on women empowerment, it is observed that there is still a long way to make every Indian woman be free from the clutch of oppression and discrimination. Sinha & Zorema (2012) augment that the dilemma for Indian women in this present scenario lies in the fact that despite the liberal provisions of the constitution and various laws yet serious inequalities remain. It is often assumed that women in North East India attain higher position than women elsewhere in the country due to the fact that they 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. In addition, women in the region are socially respected and visibly do take part in economic matters (Choudhury, 2008). On the other hand, women from North East India are not scot-free from oppression and discrimination. They do face 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 social problems that pertain to the region like, unrest violence, armed conflict, ethnic conflict, insurgency, etc. are very obvious that women and children are always the victims to be affected in the society (Khonglah, 2008).

The status of women in the Meghalaya state presents a better picture as compared to other states of northeast India. Meghalaya follows a matrilineal system like in other parts of India such as some of the tribes in Kerala states like the Nairs and Ezhavas and in the state of Karnataka like the Bunt and Billava (Holidify, n.d.). Matrilineal society has a unique feature, where the descent is traced from women, and women enjoy the tradition of inheriting property. Women in Meghalaya have more social and economic freedom as compared to their counterparts in the country (Joshi, 2004). However, women are not exempted from issues related to discrimination of women in society. Some of the issues and challenges faced by women are poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence, and divorce (G.o.M, 2009).

Few studies on the status of women in Meghalaya particularly to women belonging to Khasi community highlighted that women do enjoy a certain amount of freedom in socio-economic spheres but their political participation is limited. Koilpillai and Tripathi (2014) in their study on 'Social status and role of women among the Khasi Tribe of Meghalaya' evident that in spite of the assumed high status of Khasi women the reality presents that their position in the social structure is comparatively low particularly the Khasi women participation in the decision making is limited and finally the male members of the household are the prime decision-makers. Besides this, the religious and political participation of Khasi women especially from the rural area was also found to be limited. These could be seen from the religious functions, rituals, and rites and in the political institutions where all the office bearers are men members. The study concluded that in the structure of the village Khasi women still occupy the position of subordination to men. Similarly, Nongsiej (2018) in her study on 'Women and Political Participation in Meghalaya' specifically highlights the political participation of women in Meghalaya. The author documented that women from Meghalaya are poorly represented in the political affairs in the state and went at-length that women continue to suffer discrimination in politics, non-involvement in decision making, and lower social status as compared to that of the men. Thus the study suggests that equal participation in decision making, policymaking, planning and administration is important to ensure gender equality in the development process. Further, women should be enlightened on the importance of involvement and participation in the political sphere in order to promote peace and development.



Therefore, studies show that women in India are not exception from facing problems in one way or the other regardless of their community or societal structures where they belong to. This connotes that women empowerment is not an option for development but it is a necessity. Nevertheless, women empowerment particularly for the women belonging to rural areas is important so as to make them raise their self-esteem, self-reliance, confidence, economic independence, freedom in decision making, etc.

Women belonging to rural areas make a significant contribution to the economy of the country. They play a great role in the rural economy which ranges from cultivations, paid or unpaid workers, employer or employee, wage laborers, and to that of executives and bureaucrats, etc. However, they are still facing more problems than their male counterparts such as in terms of landholding, property ownership, credit, wage discrimination, social security, and social protection. These are determining factors that limited their capacity to contribute more to the economy of a nation. Meanwhile, it is important to consider the feminism campaigns suggesting equality, rights, and gender justice. So, empowering women is necessary in order to enable them to participate fully in the decision making at the household level and community and later translated into improving livelihood thereby reducing poverty. Thus, when rural women have equal access to those of men in terms of assets, resources, and economic opportunities they would become a key driving force to poverty eradication in rural areas (FAO, 2014).

There are many factors that affect the living condition of rural women such as illiteracy, lack of economic independence, inadequate primary health services, unfavorable and harmful cultural practices, etc. Therefore, it is imperative that empowerment for rural women should focus primarily on education, economic independence, health body, position, and status in decision-making bodies, etc. Empowerment will bring a change and development in the lives of the rural poor women in particular for a country like India where the majority of illiterate population is constituted by rural women (Agarwal and Gupta, 2008). The rural women need greater attention as they show fare poorly on human development indicators as compared to urban women due to the fact that rural women encounter the challenges of increasing female literacy, better health care, and health care systems and better quality of life. In spite of the efforts of civil society organizations using transformative approaches and participatory development, it is found to be

insufficient to address the magnitude and dimensions of the problem. Thus, it is seen that rural women need greater social mobilization and awareness from various agencies or organizations not just through the women's movement (Kalpagam & Arunachalam, 2008).

The effort to enhance empowerment to rural women is gaining momentum in these present days where numbers of programs are taken up by the governmental and non-governmental organizations (NGOs) attempting to resurgent the status of rural women to make them withstand by today's modern society and nation. One of the ways or means to help women improve their socio-economic is through Self Help Groups. Thus, the government of India during the ninth and tenth five-year plans has introduced programs like the Indira Mahila Yojana in order to organize women into the Self Help Groups. In India, it is observed that Self Help Group (SHG) is seen as one of the effective programs facilitate by the government and NGOs to empower people particularly focusing on the participation of the rural poor women. Through SHG, women particularly in rural areas are encouraged to take part in order to help them to better off in their socio-economic aspect which in turn enhances them empowerment.

The concept of self-help groups gained prominently and seen as one of the most effective strategies in the revolution of poverty eradication after 1976 when Prof. Mohammed Yunus of Bangladesh started the Grameen Bank to provide micro-credit to women through SHGs. SHGs refer to a small voluntary association of poor people having the similar socio-economic background who come together for a common purpose. They are informal groups created purposely for enabling the members to improve their economic status out of mutual help, support, and responsibility (Shylendra (1998) as found in Chaithra et al, 2018). While the group approach is seen as a better and more effective means contributing significantly towards poverty eradication in developing countries such as Asian countries. It is observed that in India more than any other group approach, SHGs approach is one of the most successful approaches for poverty alleviation (Garai et al, 2013).

Self-help groups (SHGs) have emerged as a popular method of working with people in recent years. It becomes the vehicle for uplifting the livelihood of the poor and marginalized group of our society, in particular transforming the lives of the marginalized in rural areas with an assumption that the problem of poverty cannot be solved alone, or by a single agency. So forth the SHG encourages people to form into

small voluntary groups in order to get together to pool their resources, skills, and talents to improve their living. This method of forming people into groups has been used by the government and the non-government organizations in achieving several goals particularly in poverty alleviation (Dutta, 2015).

In India, the momentum of the growth of the SHGs could be traced back in the 1980s through the initiative undertaken by NGOs namely MYRADA and PRADAN. Gradually the number of SHGs increased and at present, the SHGs movement has spread far and wide all across the country. The importance of making people form into groups (self-help groups) is being recognized by the government agencies as well as NGOs. This is because through the group formation the government and NGOs can assist the people by providing credit linkages, training of capacity building, skill development, etc. In India, NABARD plays one of the main key roles in terms of providing financial support to the SHGs (Shreeranjjan & Jyrwa, 2009 and IFAD, 2006). According to the report of NABARD (2019), the number of SHGs with bank linkages shows that there are 10014243 (one million fourteen thousand two hundred and forty-three) SHGs in the entire country, of which 523469 (five lakh twenty-three thousand four hundred and sixty-nine) SHGs in North East India and 20,745 (twenty thousand seven hundred and forty-five) SHGs in Meghalaya. While according to the NRLM database there are 2,012 (two thousand and twelve) registered SHGs in West Khasi Hills District, Meghalaya (GoI, n.d.). The trend of SHG in India is progressing year by year witnessing that people benefitted positive experiences and impact offered by the SHG movement. Hence, the SHGs play a vital role in bringing changes and developments in society particularly it has unlocked the door of opportunities to women. Through the engagement in SHGs women have gained self-confidence, realizing their worth and potentialities (Samal, 2015).

Moreover, Self Help Group (SHG) is one of the best strategies for women empowerment because it enables women to come out from the 'bondage of male dominance society through the decision making, skill development, self-empowerment, earnings, etc. of their self and family' (Sivakumar, 2012). The achievements of women through the engagement in SHGs are noticed through a sense of security, confidence, and encouragement, increasing the income of the SHGs members which resulted in meeting the increasing family expenditure, increasing saving and independent in earning leading to socio-economic

development and resulting in women empowerment and sustainable development. Further, it also helps women to be aware of their legal and political rights, provides financial literacy including bank linkages and lastly it increases the bargaining powers in all the fields of their life (Rajamani & Prasad, 2012). The involvement of women in self-help groups especially where unemployment is a big issue that would help them to combat the pertaining disease in society. Another unique characteristic of SHG is that it provides the opportunity of working together through cooperation and mutual support which enhances the member to freely express their feelings, increasing confidence level, and decision making. This would translate their ideas and perceptions on the social participation of women at the societal level gradually that result in fostering and promoting towards empowerment of women (Das, 2006).

In addition, the SHG acts as a means of opportunities for women to improve their socio-economic conditions and other aspects of lives such as knowledge, skills, confidence building, and bringing them to empowerment. Therefore, in the process of making and forming women into SHGs social mobilization is necessary where various SHPIs need to use in order to be able to sensitize and mobilize people especially women in rural areas to make them understand and join into the SHG movement.

The concept of social mobilization as defined by UNICEF in 1997 connotes to the process of dialogue, negotiation and consensus-building for action by people, communities, and organizations in order to identify, address and solve a common problem face or encounter by people. However, in 2002 this concept was further broadened by UNICEF itself that views social mobilization as a broad-scale movement for involving people's participation in achieving a specific development goal through self-reliant efforts (Vivian & Elizabeth, 2015). Social mobilization is understood as a mass movement that requires people's participation. As a process, social mobilization involves various stakeholders who are oriented towards social transformation. Social mobilization as a method of people's participation is used by a wide range of social actors including government agencies, NGOs, youth, women groups, etc, in order to bring social transformation or to fight for a common cause (Aishwarya, 2014 & UNICEF, 2017).

Social mobilization is an important factor for social transformation. This is because social mobilization organizes people for achieving their activities or goals as Azam et al (2018) view that it is the process which connects or concerns with

people's participation and engagement whereby people, communities, and organizations take action in order to priorities and deal with the problems having identified for. Studies have shown that social mobilization proves to be an effective approach to implanting any projects or programs in an effective way. Murphy (2012) brought forth that it was through social mobilization that the CORE Group Polio Project (CGPP) was successfully carried out its project on the eradication of Polio in India, Angola, and Ethiopia. The author stressed that the effort of social mobilization made it possible to reach out to the difficult and critical populations to assess for polio eradication. These difficult and critical populations are referring to the extremely poor communities in rural and urban areas, the ethnic and religious minority groups, the migrants; etc who resisted immunizing their children. Thus, the author concluded that social mobilization activities have contributed to the current polio-free status in all three countries and improving the coverage of children's routine immunizations as well.

Furthermore, social mobilization is seen as an effective intervention and transformation with a positive impact on the socio-economic improvement of rural people. It is in line with the idea that begins with 'people's re-orientation, organization, and discipline. Due to the process of social mobilization, people realize their power, build their confidence, and sensitize the importance of SHGs formation. Women folks in particular were able to have regular savings, solve their problems by themselves, increasing level of awareness, and becoming representatives in the Panchayati Raj Institutions(PRIs), etc (Sattanathan, n.d.).

The Ministry of Rural Development, Government of India in its report on "*National Rural Livelihoods Project: Social Assessment Report*" 2011, reported that social mobilization is a crucial step in achieving social inclusion. Because social inclusion enhances the participation of the community members in the whole process of any developmental projects starting from the rapport building to the completion of the programme. Thus, social mobilization efforts require in building strong communication strategies for an effective outcome of any developmental projects or outcomes (GoI, 2011).

Thus, the goal of women empowerment is to bring inclusive development that enhances women to be self-reliant, confident, aware of their rights, economically independent, having control of their own lives, freedom to make decisions, move freely, etc. In this way, empowerment for women particularly those who live in rural

areas is very essential in order to make them more effective participants in the process of development. The formation of women into an SHG is providing various opportunities by enhancement of skills and capacity building. And in the process of forming and organizing women into an SHG, social mobilization is an effective strategy where women are mobilized and made aware of many opportunities that they could gain out of the SHG, improving livelihood and lead to a condition of empowerment.

### **Statement of the Problem**

Women constitute nearly half of the world's population; they are playing a significant role in bringing change and development to the society. However, several empirical studies reported that women are still lacking behind, being discriminated and oppressed in one form or another. Also, in many aspects, women's participation in society is found unsatisfactory. So, therefore, empowerment is one of the strategies that enable women to come out from bondage of being discriminated against, oppressed and male dominance in decision making. Regardless of the cultures, women empowerment is recognized globally and across nations and as an important issue that needs to be urgently addressed and discussed in order to uplift the status of women in society. Through empowerment, women can improve in various dimensions of their lives and be able to participate effectively in the process of development. Further, women's participation and involvement in developmental programmes are recognized as a desirable strategy for sustainable development. In connection to this, the involvement of women through self-help group (SHG) movement is seen as a platform to achieve development and empowerment because SHGs aim to enhance the capacity of the people/beneficiaries through participation in all the activities. Therefore, social mobilization is mandatory to women empowerment especially for women in rural areas who are comparatively having a low level of education and fewer employment opportunities to become aware and know of their rights and opportunities. Thus the women population needs to be extensively mobilized for development, empowerment, and education inclusive of higher education and also to the other related social issues. In fact, social mobilization improves the status of rural women by focusing to obtain the goal to raise the status of the poor in society through capacity building, self-awareness, self-development and self-realization.

## **Methodology**

The methodology consists of the following sections:

### **1. Objectives**

The present study attempts to assess ‘Social Mobilization and Empowerment of Rural Women’ through the following objectives:

1. To understand the role of Governmental, Non-governmental organizations and financial institutions in promotion of social mobilization through Self Help Groups.
2. To profile the composition of women Self Help Groups.
3. To study the factors motivating women to join Self Help Groups.
4. To assess the members’ participation in the women Self Help Groups.
5. To find out the relationship between the members’ participation in Self Help Groups and women’s empowerment.
6. To understand the constraints to women empowerment through Self Help Groups.

### **2. Hypothesis**

The study attempts to test this hypothesis:

‘Higher the level of participation in Self Help Groups (SHGs), higher the women empowerment’.

This hypothesis is drawn from the study on “Self Help Groups and Women Empowerment in West Khasi Hills District, Meghalaya” by Lyngkhoi (2016). The study found out that the involvement of women in Self Help Groups has empowered them in one way or another particularly in their decisions making at the household level related to personal, domestic, social and economic matters.

### **3. Design**

The study is cross sectional in nature and descriptive in design. It is based on primary data collected through mixed methods. The data was collected sequentially where the qualitative was collected first and then quantitative data. The available secondary data from the published and unpublished sources of Government departments and NGOs were also used.

### **4. Sampling**

The unit of the study is the individual member of the women Self Help Groups and the population included all the members of women Self Help Groups in West Khasi Hills District, Meghalaya.

A multistage sampling procedure was adopted to select the women SHGs and the individual members of the women SHGs.

Firstly, the selection of the SHPIs was done purposively where two SHPIs were chosen that include NRLM which belonging under the government SHPI and another is the Nongstoin Social Service Society (NSSS) which is an NGO SHPI.

Secondly, 680 women SHGs were identified registered under these two SHPIs where 554 women SHGs registered under NRLM and 126 women SHGs registered under NSSS.

Thirdly, out of these 680 women SHGs 40 SHGs were selected where 33 SHGs from NRLM and 7 SHGs from NSSS which was determined on the basis of 5% level significance.

Fourthly, these 40 women SHGs were chosen based on their performance and stages namely formation, loan and repayment stage using stratified sampling method.

Lastly, out of the 40 SHGs 10 SHGs are belonging to the formation stage, 19 SHGs are belonging to the loan stage and the rest 11 SHGs are belonging to the repayment stage. Further, from each of the stage of SHGs, individual members were proportionately selected that is 100 individual members from 10 SHGs, 190 individual members from 19 SHGs and 110 individual members from 11 SHGs. Thus, the total sample size of the study was 400 individual members.

## **5. Tools for Data Collection**

First, the qualitative data was collected through key informant interviews (KIIs) and focus group discussions (FGDs) and then the quantitative data were collected through administration of pretested and structured interview schedule. The interview schedule was designed with the help of Kobo Toolbox an online Open data kit (ODK). The data was collected with the help of Kobo collect an android application.

## **6. Data Processing and Analysis**

The quantitative data was processed with the help of Microsoft Excel and analyzed with Statistic Packages for Social Sciences (SPSS). The statistical tools such as simple averages cross tabulation and percentages were used. Apart from them one way ANOVA and Pearson's product moment correlation coefficients were also used for analyzing the qualitative data thematic analysis was employed.

## **Concepts and Definitions**

The major concepts used in the study include social mobilization, women empowerment, rural women and Self Help Groups which are operationalized as the following:



## **1. Social mobilization**

Social mobilization is defined as the mass movement to engage people's participation in a process and is used by grassroots organizations to achieve a common goal. It is a process of raising awareness and demanding for a particular programme, assisting in the delivery of resources and services and to strengthen community participation for sustainability and self-reliance (Aishwarya, 2014). UNICEF defines social mobilization as a process that involves in engaging and motivating a wide range of partners and allies at national and local levels for sensitizing and raising awareness of and demanding for a particular development objective which is done through the means of dialogue and discussion (UNICEF, 2015).

Social mobilization in the present study refers to various approaches and methods used by Governmental and Non-Governmental organizations in the process of forming or organizing women in rural areas into SHGs in empowering them.

## **2. Women Empowerment**

The term 'empowerment' has the most conspicuous feature containing the word 'power' and power connotes to controlling over material assets, intellectual resources and ideology. The process of challenging the existing power relations and to get greater control over the source of power is called empowerment. Empowerment in the context of women empowerment denotes to the process where women increased control over their lives, bodies and environment (Kumar, 2008). Women empowerment is a process that enables women to organize their own potentialities to increasing self-reliance, knowing their rights, make their own choices and to control resources in order to be able to challenge and eliminate their own subordination. The goal of women empowerment is to tackle the issues relating to women's subordination, inequality and inequity.

Thus, women empowerment is a paradigm shift or change from a state of powerlessness (I cannot) to a state of collective self-confidence (we can) (Rajamani and Prasad, 2012). Women empowerment in the present study refers to the process of awareness and capacity building where women become free from the control and suppression of others, to be able to gain control of their own lives and conditions leading to better participation in greater decision making. This reflects through their skills and knowledge enhancement and their improvement in decision making at the

household level related to personal, domestic, social, economic and political matters once a member in SHG.

### **3. Rural Women**

Rural women refer to the female population living in rural areas having low levels of literacy, low purchasing power, poor health status, low participation rates in the formal economy, and low levels of empowerment in the family as well as in the society (Dutt and Samanta, 2006).

In the present study rural women are referred to women in rural areas of West Khasi Hills District, Meghalaya who are engaging in the Self Help Groups.

### **4. Self Help Group**

Self Help Group is termed as a small and informal association normally consisting of poor people having a 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 (Akhoury, 2012).

In the present study, Self Help Groups refer to the women Self Help Groups in West Khasi Hills District, Meghalaya.

### **Limitations of the Study**

The limitations of the study included that the study is confined only to one district in West Khasi Hills District in the state of Meghalaya, only women SHGs are included in the study, two SHPIs namely NRLM and NSSS are included and only 400 samples are taken from the entire district. The qualitative information through the key informant interviews (KIIs) included only the directors of the SHPIs, project managers, programme coordinators, facilitators, bank branch managers and some SHG leaders. Further, only three focus group discussions (FGDs) were conducted. Therefore, the study might not reflect the overall situations of women empowerment in the state of Meghalaya as the study focuses only on the empowerment of women in rural areas and the generality of the findings will be very much limited.

### **Findings**

The findings of the present study are divided into different sections viz. the role of government, non-governmental organizations (NGOs) and financial institutions in social mobilization, the composition in SHG, perceptions on the functions of SHG, group dynamics in SHG, skills and knowledge enhancement, dimensions of women empowerment, results of the focus group discussions (FGDs),

constraints to women empowerment and suggestions by the respondents and participants.

### **1. Government, NGOs, Financial Institutions and Social Mobilization**

The study found that the Self Help Group Promoting Institutions (SHPIs) used and adopted different strategies for social mobilization in the process of forming and organizing women into SHGs. The strategies for social mobilization including public awareness programme on the aspects of SHG, baseline survey to identify and understand the needs of women in rural areas, organizing locality-wise meetings solely for women to provide more information about SHG, conducting house visit (door-door) to have a better understanding of the family living conditions and to provide counseling to women to join SHG and also to provide training on SHG related aspects.

The study also found out that the SHPIs do encounter various problems and challenges in the process of social mobilization that slows down the process of forming and organizing women into SHGs. Firstly, it is due to the past experiences that some of the women had in SHGs that they are not willing and hesitating to join again in SHGs. Secondly, due to the misconception about the aadhaar number that many of the women in rural areas do not want to engage in SHGs as they see that the engagement in SHGs would force them to enroll and have an aadhaar card which they perceived that it is against to their beliefs that would hamper their faith. Thirdly, lack of knowledge and understanding is another challenge for the SHPIs to mobilize women as they show a sign of an absence of interest and lack of response to participate on the discussion on SHG. Fourthly, the misconception on loan provided to SHG members is another challenge where the women thought that availing loans is the main focus of SHGs and many women felt that the need for repayment of the loan is adding to their burden. Fifthly, the misunderstanding on the SHPIs as false promises that come to the villages and introducing some of the development schemes and then disappears without intervention by women in rural areas. So, therefore, people loss their confident in SHPIs. Lastly, the language barrier is one of the challenges that curtailing to the effectiveness of forming women into SHGs as some of the villages in the district consist of other communities other than the Khasi community thus it makes difficult for the facilitators who do not know their language to mobilize the women to form and organize into SHGs.

## **2. Composition in SHG**

The demographic profiles of the respondents found out that the age group of the respondents is ranging between 18 years to 65 years and a maximum of the respondents which amounts more than one-fourth (28%) of the entire respondents are belonging to the age group between 26 years and 33 years. The mean age of the respondents is 36.75. The maximum of four-fifth (82.3%) of the respondents are married. The educational background of the respondents shows that the majority (97%) of the respondents is literate and within which a maximum of 47% of the respondents studied up to elementary education/primary school education. The major occupation of the respondents found out that a maximum of more than two-third (74.25%) of the entire respondents are cultivators engaging in agricultural farming as a primary occupation. The economic category of the respondents revealed that the majority of them belonging to below the poverty line (BPL) category and this is one of the main inclusion criteria in women SHG. Further, more than half (57.5%) of the total respondents belong to the Mairang block of West Khasi Hills District, Meghalaya state.

The duration of membership in SHG among the respondents varies between 1 year and 8 years and a maximum number of the respondents (27%) belong to SHGs that are registered for the duration of 3 years. A maximum of nearly half (47%) of the respondents are belonging to the loan stage of SHG. The respondents of the study comprised of both 70% of SHG members and 30% of the SHG leaders /office bearers. One of the most important functions of SHG is the income generation activity (IGAs) and maximum (83.5%) of the respondents are working on IGAs through the engagement in SHGs. The inquiry on the source of a motivator to join in SHG identified three motivators that a maximum number (39.5%) of the respondents are motivated by their friends and (29.5%) of the respondents are voluntarily self-motivated and the other (31%) of the respondents are influenced by others viz. relatives and NGO workers. Thus, more than half (53.3%) of the respondents have joined into women SHGs with an expectation of improving their economic status.

## **3. Perception on the Functions of SHG**

The perception of the respondents on the functions of SHG revealed that the repayment stage has a higher total mean score as compared to the formation and loan stage. In addition, based on the mean score and the rating on all the items provided to

the respondents on the perception on the functions of SHG the study revealed that the respondents have reported that they 'agree' with the functions of SHG.

#### **4. Group Dynamics in SHG**

The study revealed that the participation level of the respondents in SHG across the stages of SHG found out that the respondents belonging to the repayment stage have a higher level of participation followed by the respondents belonging to the loan stage and then the respondents belonging to the formation stage.

The pattern of group cohesion in women SHG revealed that the respondents belonging to the repayment stage have a higher level of group cohesion followed by the respondents belonging to the loan stage and then the respondents belonging to the formation stage.

The pattern of group decision making in women SHG also revealed that the respondents belonging to the repayment stage have a higher level of group decision making as compared to the other stage such as the loan and formation stage.

Therefore, the statistical analysis shows that there is a positive relationship in the group dynamic at 0.01 significant level. The pattern of relationship between the demographic profile and the group dynamic of the respondents found out that the education, primary occupation and duration of membership are positively correlated to the group dynamics at 0.01 significant level.

#### **5. Participation in Capacity Building**

The study found that majority of the respondents have attended the capacity training programme and also a majority of (98%) the respondents so far attended the capacity building programme twice throughout their engagement in SHG. Furthermore, majority of the respondents have attended a capacity building programme on concept seeding and membership.

#### **6. The pattern of Skill and Knowledge Enhancement**

The pattern of skill and knowledge enhancement across the stages of SHG revealed that the respondents belonging to the repayment stage have attained higher skills and knowledge enhancement as compared to the respondents belonging to other stages of SHG such as the formation and loan stage. Thus, the analysis also shows that there is a positive relationship between the skills and knowledge enhancement of the respondents at 0.01 significant level and further the relationship among the group dynamics, skills and knowledge enhancement also found out having a positive correlation all at 0.01 significant level.

## **7. Dimensions of Women Empowerment**

The dimensions of women empowerment were assessed by using five types of decisions making at the household level viz. personal, domestic, social, economic and political decisions. The study revealed that the respondents belonging to the repayment stage have a slightly higher level of empowerment as compared to the other stages of SHG namely the formation and loan stage in terms of decision making at the household level related to personal, domestic, social, economic and political matters. Further, among the dimensions on women empowerment, the mean score showed that the economic decision making of the respondents occupied the topmost rank followed by the social decision making, thirdly on the personal decision making followed by the domestic decision making and lastly to the political decision making.

The pattern of relationship among the dimensions of women empowerment showed that there is a positive correlation among all the dimensions that are the personal, domestic, social, economic and political dimension all at 0.01 significant level.

The pattern of relationship between the dimensions of women empowerment and the group dynamics in SHG of the respondents showed that there is a positive correlation between the dimensions of women empowerment and the group dynamics at 0.01 significant level.

The pattern of relationship among the skills, knowledge enhancement and the dimensions of women empowerment found out that there is a positive relationship among these aspects all at 0.01 significant level.

The study found out that across the two Self Help Groups promoting institutions (SHPIs) viz. National Rural Livelihood Mission (NRLM) and Nongstoin Social Service Society (NSSS) of Meghalaya state, the respondents registered under NRLM have attained more empowerment than the respondents registered under NSSS.

The pattern of relationship between the demographic profile of the respondents and the dimensions of women empowerment showed that the education, primary occupation and the duration of membership of the respondents in SHG are all found to be significantly correlated with all the dimensions of women empowerment all at 0.01 significant level.

## **8. Focus Group Discussions**

The generated information out of the focus group discussions (FGDs) revealed the engagement of the respondents in women SHG has brought changes in their lives such a way that it has opened up their outlooks, widening perspectives related to their personal lives, family and the society. It has helped the respondents to go beyond the usual believes and practices that is based primarily on cultural orientation. It does create self-realization and self-actualization among the respondents as to contribute much more and bring change in the society. They affirmed that Self Help Group has empowered them in many ways other than providing opportunities to improve their economic status such as in confidence building, improving self-esteem, ability to share and exchange their knowledge and ideas among within the group as well as in their families. It gives a feeling of contentment by providing security, performance satisfaction and positive spirit (*ai mynsiem*). Moreover, the involvement in SHG has renewed their hope, encouragements, and a sense of responsibility to their lives, family and to society leading to upliftment of their social status. The participants further narrated that they are earning recognition and respect from the community just because of the works and activities done out of SHG.

The FGDs also explored the challenges encountered by the respondents while engaging in women SHGs. The discussed points included lack of cooperation and understanding among the members, irregularity of meetings, lack of proper planning, difficulty in repaying the loan, less benefit gained out of the IGAs, low educational level of some of the group-mate, lack of interest and motivation among the members to volunteer in group activities, lack of understanding on the concept and aim of the SHG, lack of training, wrong expectations without contribution or effort given in the group, improper utilization of the loan taken, etc. Besides these, the participants of the FGDs also mentioned the other challenges such as delaying in receiving a loan or financial help from the banks or the SHPIs which make them difficult to start off the IGAs, improper and inconsistent guidance and monitoring from the SHPIs, lack of market channelization on products out of the IGAs and the non-inclusion of women in the local governance, etc.

## **9. Constraints to Women Empowerment**

The study found out the constraints to women empowerment includes poverty, illiteracy, unemployment, male domination, lack of the support from the

family members especially the male counterparts, lack of confidence to voice out about different issues in the society, due to workloads in the family, lack of opportunities to share their ideas and opinions in the local governance (*dorbar*) and lack of understanding and awareness on their rights. 10. Suggestions by the Respondents and Participants The respondents and the participants from the FGDs have put forth some suggestions for the better engagement in SHG and for attaining empowerment as follows:

1. Proper understanding on the concept and functions of SHG is important for all the members in order to gain many benefits from participation in SHGs.

2. Proper guidance and monitoring from the SHPIs is essential as most of the women who participate in SHGs do not have a good educational level.

3. Good financial support from the SHPIs, government and bank are important for women SHG particularly at the initial stage of the SHG for better participation in IGA to improve the economic condition of the SHG members.

4. Unity, mutual understanding and cooperation among the member is important for the successful functioning of the group.

5. Active participation by all the members in the group is important for better outcomes in participation in SHG.

6. Support and encouragement from their headmen (*rangbah shnong*) are important because most of the schemes that come to the village are through the headman.

7. Engagement of women in the local governance will provide them opportunities to address better about the women's welfare in the village.

8. Trainings and capacity buildings are a must for all the SHG members in order to have equal shared responsibilities among the members and to enhance capacities in different fields.

9. Regular meetings and contribute to the group saving should be maintained by all the group members.

10. Utilization of the financial aid received from the government or SHPIs should be done through proper channel and transparency manner within the group.

11. Awareness programme related to women's rights and other social issues should be organized by SHPIs, government and NGOs from time to time to enable the SHG member and women in rural areas in general conscious and aware of different issues related to their rights.



12. Support from the family members is important for sustaining the activities in SHGs.

13. Hard work and interest in the engagement in SHG is essential for all the members in order to gain greater outcomes out of the participation in SHG.

14. Self-awareness and consciousness of one's own potentialities are important for women to gain confidence and overcoming shyness.

15. Active participation in any social activities at the village level is important for an SHG member in order to be recognized by others and set an example for other women in the village.

### **Conclusion**

Women empowerment is a process that enables women to have control over their lives, resources, environment, etc. Women empowerment in general and empowerment of rural women in particular is essential for bringing change and sustainable development in the society as the active participation of both men and women have equal importance in the process of development in the society. Hence, the study probes into the role of social mobilization through Self Help Group in empowering women in rural areas of Meghalaya state. It is found out that through social mobilization women in rural areas were able to come forward to form into SHGs and collectively striving towards upliftment which translates into improving their living conditions and empowerment. As the different strategies involved in the process of social mobilization in forming women into SHGs such as awareness programme, survey, meetings, house visit and capacity building programme that was highlighted in this study has helped and convinced women in rural areas to form and organize themselves into SHGs.

The study reveals that the engagement in SHG has increased the decision making of women in rural areas at the household level related to the personal, domestic, social, economic and political matters. It indicates that the engagement in SHG has helped the women in rural areas in one way or the other improving their personal, domestic, social, economic and political empowerment as compared to before joining in SHG. Similar findings are proposed by the participants from the FGDs who reported that the engagement in SHG has made a difference in their lives though not in a big way but they have noticed and realized the change and improvement in their lives in a small way. Further, this also corroborates with the opinions and views from key informants where they expressed that the SHGs in the

study area are not so vibrant as in the other parts of the country particularly those in the southern parts of India.

The study also reveals that among the dimensions of women empowerment the dimension on economic empowerment obtained a higher position than the other dimension indicating that the engagement in SHG provides an opportunity for women to explore or improve their IGAs through the financial support received from the government, bank or SHPIs. The capacity building training programmes are also enhancing the skills and knowledge of the SHG members where they sometimes incorporated in IGAs and also to daily life. On the other hand, the political empowerment obtained the lowest position among the dimensions of women empowerment indicating that the engagement in SHG has less contribution to political empowerment as compared to the other dimensions of empowerment. This could support to the fact that women's political participation in the state of Meghalaya in general and in the Khasi community in particular is rather limited where the political matters are mostly dominated by the male members. On the other hand, male domination in the political sphere is affecting women's political participation. Hence, even the engagement in SHG does not improve much in the level of women's participation in political matters.

In addition, the study also shows the relationship between the engagement in SHG and women empowerment of the respondents. The study found that higher the participation in SHG higher is the level of women empowerment and higher the stage of SHG, higher is also the women empowerment. Therefore, the study validates the hypothesis that 'Higher the participation in SHG, higher is the women empowerment'. This is justified by the fact that SHG is participatory in nature, so it provides opportunities to individually or collectively participate in every activity towards the group functioning such as meeting, contributions, social activities, sharing ideas and opinions, sharing of problems among the group members related to personal, family, social, economic, political matters, etc. In this way, it enhances the knowledge and skills of the members. The mutual support and help within the group make the members feel united, nurturing the one-one relationships, tighten the bonds, encourage the members and finally lessen their burdens. All these experiences of the SHG members are unique which made a difference in their lives as compared to once before joining into SHG. Thus, in order to help women in rural areas obtaining empowerment, the effort should be made by the SHPIs and the SHG members to

strive for the repayment stage of SHG. On the other hand, the study reveals that there is not much a difference in terms of mean score in all the stages only a slight variation so it can be said that the empowerment is not solely depending on the stage of SHG but in general it also includes other factors responsible for bringing empowerment of the women in rural areas engaging in SHG. However, it is reasonable enough for an SHG to attain the repayment stage as it will make the members to actively participate in all the SHG activities striving to achieve better outcomes out of the participation in SHG. From the other point of view also it is desirable for an SHG to strive for the repayment stage once formed so as to prevent from being defunct in the mid of the formation stage or loan stage.

Henceforth, for the better functioning and successful participation of SHGs in general and women SHGs in rural areas in particular various measures have to be taken into consideration by different stakeholders so that the participation of people and women in rural areas meet the aims and objectives of SHG.

### **Recommendations**

The study found out that higher the participation in SHG, higher the women empowerment and it proved that the respondents from the repayment stage have a higher level of empowerment as compared to the other stages of SHG such as the formation and loan stage. Therefore, in order to ensure successful women SHG and sustaining the SHG functioning to able to reach the repayment stage and for ascertaining empowerment of the SHG members the following suggestions should be taken into consideration. The suggestions are categorized into four parts as given below:

#### **I. For the Self Help Group Promoting Institutions (SHPIs)**

1. To constantly support, guide, follow up and provide training for the women SHGs so that engagement in SHG becomes more effective and the members gain maximum out of engagement in SHG.
2. To have networking among the allied sectors or government departments for capacity building training programmes based on the chosen trades or IGAs. This would help them improve their IGAs management skills.
3. To help them identifying and availing to development schemes and other government supports so that more resources are available in maintaining SHGs that ensure sustainability.

4. To educate women SHGs on financial and loan matters so that women in rural areas able to seek financial aid and support on time so as to prevent dysfunctioning of the SHGs.

5. To build a good relationship between the headmen or chairman of the village council and the women SHGs in order to that SHGs get more recognition, concern and support for better functioning and recognition at the village level.

## **II. For the Policy Makers**

1. To allocate separate resources to the women SHGs so that it reaches and benefits the beneficiaries.

2. To provide good and consistent financial support particularly at the initial stage of the SHG so that IGAs could be carried out in an accurate manner.

3. To make market channelization facilities so that the women SHGs could market their products and produce gained out of the IGAs.

4. To provide particular welfare and development schemes accessible to women SHGs in rural areas so that they can have sustainable development and livelihood promotion.

## **III. For the SHG Members**

1. Unity, cooperation and active participation of all the members is a must for the well-functioning and progress of the SHG.

2. Regular in attending meetings, repayment of loan and payment of member's regular contributions to the group savings and it should be followed uniformly and regularly by all the members for group progress.

3. Proper planning of IGAs is important so that women SHG can get much more benefit out of the operated IGAs.

4. Attend training and capacity building programmes by all the members are necessary for skills and knowledge development on various aspects of SHG and particularly to also manage IGAs in a proper manner.

5. Proper utilization of loans is essential so as to have impactful SHG.

6. Transparency and accountancy of the group matters are important to sustain the functioning of SHG and to also ensure preventive measures from the dysfunctioning of the group.

## **IV. For the Social Work Practitioners**

1. Helping women SHGs in identification and prioritization of needs and to assist them for concrete outcomes on the identified needs.

2. To help women SHGs in identifying and locating resources for group development and progress.
3. To help women SHGs educating and understanding on different government women's welfare schemes in sustaining their living conditions.
4. To provide awareness on various issues such as on health and family welfare, sanitation, education, bank related matters, women's rights and women empowerment.
5. To help in advocating for the rights and justice of women in rural areas.

### **Further Research**

The present study suggests the following areas for further research:

1. Research on SHGs and women empowerment in rural areas as well as in the urban areas.
2. Comparative study between women and men SHG could be carried out.
3. To conduct a comparative study on women SHGs in matrilineal society and women SHGs in the patrilineal society.
4. To have an extensive nationwide study on social mobilization and rural development.