

Study on the Features of Women Empowerment through SHGS (Self-Help Group) with Reference to Medziphema R.D Block of Nagaland

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Abstract: *Women though nearly equal to men in population, is generally treated as the second citizen and subordinate to men. Women empowerment is a global issue, which has gained momentum in recent decades all over the world. Though various efforts are being made to improve the status of women, women folk still remain backward. In almost all countries, the governments are providing special provisions for women, made to extract maximum use of women's talent. To wage a direct war against poverty and to ensure full participation of women, the government has introduced self-help group programmes as an innovative and dynamic anti-poverty programmes. National Bank for Agriculture and Rural Development (NABARD) is the main initiator of 'Self-Help Group' (SHG) movement from 1986 – 87 in India. The empowerment of women was the main objective for the formation of SHG. SHGs are essential and perhaps the only alternative to reduce drudgeries and to solve socio-economic problems of rural women. SHGs have the power to create a socio-economic revolution in the rural areas of our country. Recently, many National and International NGOs have come forward with projects for formation and strengthening of SHGs in India.*

Keywords: SHGs, Empowerment

1. Introduction

Women are the vital human infrastructure and their empowerment would hasten the pace of social development. Women do household work, which include cooking, cleaning, washing and childcare. In rural areas, there is no woman who is just a housewife. According to FAO, the most disadvantaged section of the society is the women; they are the "Silent majority" of the world's poor. Seventy percent of the world's poor are women. They face peculiar social, cultural, educational, political, and allied problems. In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' workforce. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel in various walks of life.

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. It is an active multidimensional process, which should enable women to realize their full identity and power in all spheres of life. It is unfortunate that because of centuries of ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution for social progress. They are denied their rightful status and access to developmental resources and services contributing to their action. With regard to their multidimensional responsibilities, it is required to empower women socially, economically and politically to enable them to stand in society on their own with confidence. Women must be empowered by enhancing their awareness, knowledge, skills and technology use efficiency, thereby facilitating overall development of the society.

Empowerment can give power to women to have control over the circumstances of their lives. It includes control over both resources and ideology, greater self confidence and an inner transformation of one's consciousness that enables one

to overcome hurdles in their day to day life. But it is not as simple as it sounds. Empowerment is not something that can be transferred from one segment to another segment of society. It is to be acquired and once acquired, it needs to be preserved, exercised and sustained. It is the women themselves who have to realize their capacity and capabilities to get empowered be it socio-economic or at political levels. Laws, policies and technologies can only provide an environment to facilitate their empowerment.

Entrepreneurship development and income generating activities are feasible solution for empowering women. Economic independence is the need of the hour. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decision, make them self-reliant and self-confident.

The role of women and the need to empower them are central to human development programmes, including poverty alleviation. The Self-Help Group is an organization setup to disburse micro credit to the rural women for the purpose of making them enterprising and encouraging them to enter into various entrepreneurial activities. The formation of SHGs is not ultimately a credit project but an empowerment process.

Self Help groups (SHG'S) are homogeneous group of rural poor, members ranging between 10-20, voluntarily formed to save whatever amount they can do so from their earnings and mutually agree to contribute to a common fund of the group.

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The self-help groups have brought about productive economic activities as well as social

empowerment and capacity building of rural women. It leads them to attain economic security, entrepreneurship skills, the ownership of productive assets, collective identity, social recognition and social leadership in community action and entitlement. By virtue of these, they can achieve economic, social, organizational and political empowerment.

The ultimate goal of women’s empowerment is to ensure that they fully participate in the political and social decision – making process at the local, regional and national level, with a view to achieve respect, recognition and self-confidence to lead a successful life. In view of empowering the women politically the historic yet controversial women’s reservation bill ensuring 33% reservation to women in parliament and state legislative bodies has been passed in Rajya Sabha on 8th march 2010. The bill holds many unrealized promises for the political empowerment of Indian women.

2. Research Methodology

There are 11 districts in the state namely Mon, Longleng, Tuensang, Mokokchung, Wokha, Zunheboto, Kiphiric, Dimapur, Kohima, Phek and Peren.

Nagaland like many other states is a home to many SHGs, both in urban and rural areas. The researcher being a native of this state, selected Nagaland purposively for carrying out the research work.

Dimapur is the commercial hub of the state, constituted by people from all walks of life and it is being referred to as the gateway of Nagaland and Manipur. Dimapur takes pride in having the only airport in Nagaland, railhead besides the National Highway – 39, which connects it to other districts. The researcher belongs to the Dimapur district and so based on its convenience, familiarity and easy access to the required materials for the research work, Dimapur district was selected for the present scientific study.

There are four rural development blocks under Dimapur district viz., Medziphema, Kuhuboto, Niuland and Dhansiripar. For the present study, Medziphema R.D.(rural development) block was selected randomly.

For the present study, two villages i.e. Medziphema village and Diphupar village under Medziphema R.D.(rural development) block was selected randomly. A lists of all the SHGs working in Medziphema village and Diphupar village under Medziphema R.D. block were taken from SHG federation Dimapur and State Bank Of India Medziphema branch. From the lists, twenty-one SHGs were selected randomly. The selected SHGs are listed below in Table 1

Table 1: Lists of selected SHGs under Medziphema R.D. block

Sl No.	Name Of Selected SHGS
1	Work and eat
2	Maron
3	Longsatur
4	Grace
5	Daphida

6	Motherhood
7	Sinai
8	Zunga
9	Molungtet
10	Molungajem
11	Molunglemtet
12	Yungkum
13	Ayoklar
14	Revive
15	Combined
16	Shimtet
17	Nungden
18	Jungner
19	Molung
20	Elangtsur
21	Sielie

A comprehensive list of the members of all selected SHGs was prepared and five respondents from each of the SHGs were selected based on random sampling procedure, making a sample size of one hundred five(105). Sampling procedure has been presented in Table 2.

Empowerment

It refers to the process which generates changes in ideas and perception and creates awareness about one’s right and opportunities in all important sphere of life. Empowerment involves both individual and collective actions for greater participation and sustainable development. The empowerment of women was the main objective for the formation of SHG. A total of fourteen statements were developed to measure the level of empowerment of women through SHGs. The scoring for empowerment was done as one (1) for yes and zero (0) for No.

Sl. No.	Statements	Score	
		Yes (1)	No (0)
1	Increase in income level		
2	Improvement in skills and knowledge		
3	Increased capacity to meet daily household expenses		
4	Purchase of new assets		
5	Improvement in health and nutrition		
6	Enrolment of children in better school		
7	Shifting of children to better school		
8	Increased access to productive resources		
9	Freedom from domination within the family		
10	Participation in decision making in household		
11	Participation in decision making in the village		
12	Participation in decision making in the community		
13	Availability of better status and respect in the society		
14	Increased ability to organise and voice their grievances in the village meetings		
15	Increased ability to organise and voice their grievances in the community meetings		
16	Increased political and legal awareness		
17	Involvement in political campaigning and protest		
18	Increased ability to take up leadership position in a community		
19	Increased ability to take up leadership position in a local democratic sector		

Based on the response, mean and standard deviation was calculated and respondents were classified as follows:

Sl.No	Level of empowerment	Score-range
1	Low	<7.27
2	Medium	7.27-10.33
3	High	>10.33

Mean=8.8, S.D=1.53

Both the primary and secondary data were collected for the present study. The primary data were collected directly from the respondents with the help of the structured schedule, through personal interview technique. From each SHG, five members were randomly selected for conducting personal interview including the president and secretary. The secondary data were collected from government offices, Journals , Books , Reports etc.

3. Findings and Discussion

Table 2: Distribution of respondents based on their degree of empowerment

N=105(no. of respondents)

Sl. No.	Features of empowerment	Frequency	Percentage
1	Increase in income level	105	100
2	Improvement in skills and knowledge	104	99.04
3	Increased capacity to meet daily household expenses	102	97.14
4	Purchase of new assets	76	72.38
5	Improvement in health and nutrition	90	85.71

	nutrition		
6	Enrolment of children to better school	13	12.38
7	Shifting of children to better school	35	33.33
8	Increased access to productive resources	90	85.71
9	Freedom from domination within the family	43	40.95
10	Participation in decision making in household	86	81.90
11	Participation in decision making in the village	0	0
12	Participation in decision making in the community	0	0
13	Availability of better status in the society	16	15.23
14	Increased ability to organize and voice their grievances in the village	0	0
15	Increased ability to organize and voice their grievances in the community	18	17.14
16	Increased political and legal awareness	77	73.33
17	Involvement in political campaigning and protest	59	56.19
18	Increased ability to take up leadership position in a community	9	8.57
19	Increased ability to take up leadership position in a local democratic sector	0	0

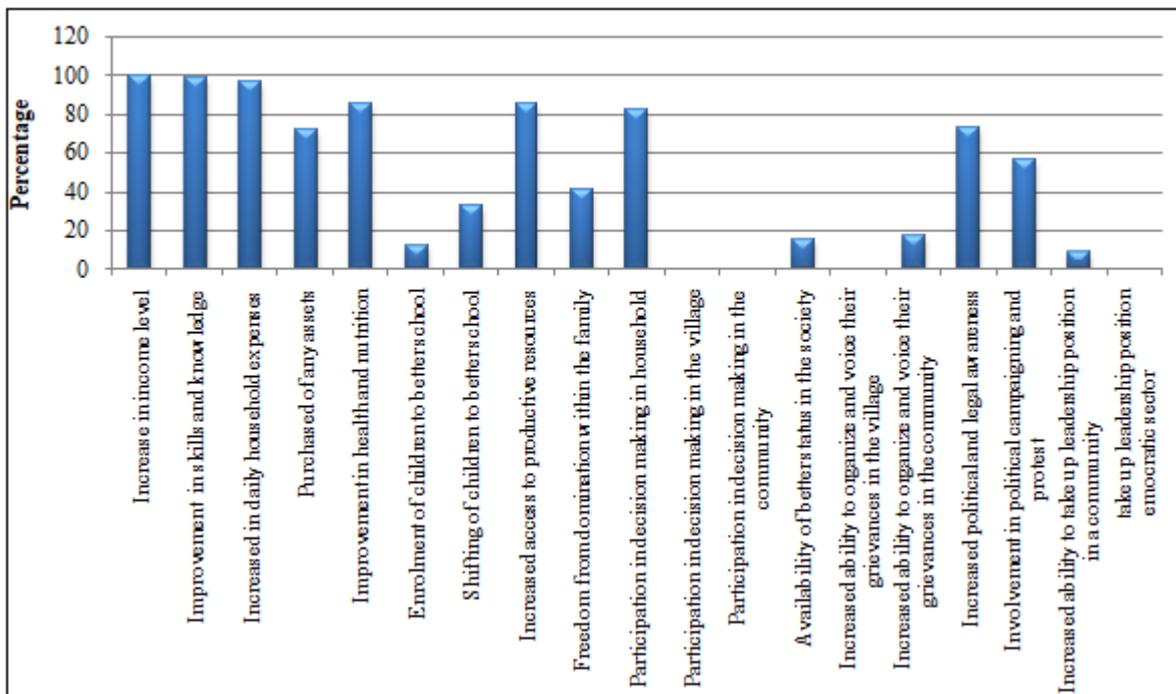


Figure 1: Distribution of respondents based on their degree of empowerment

Table 2 and Fig.1 revealed that SHGs were successful to a great extent in empowering the women. It had a great impact (100%) on income level of the respondents. Increase in the income level of the respondents made them and their family financially secure and to lead better lives. 99.04 per cent of the SHGs had witnessed improvement in skills and

knowledge on various aspects which they were not aware of before joining SHG. This might be due to various activities they had undertaken, training exposure and constant interaction with their group members which facilitated exchange of knowledge. 97.14 per cent of the members witnessed increased capacity to meet the daily household

expenses. This could be due to the fact that things which they could not purchase earlier now were within their reach as a result of increased income. This helped the SHG members and their family members to lead a comfortable life. 72.38 per cent of the members had purchased some assets after joining SHG as they could save some amount of their earnings from SHG activities. 85.71 per cent of the members had experienced improvement in their health and nutrition after joining SHG. This might be due to intake of better diet and better medical facilities in times of sickness. 12.38 per cent of the members had enrolled their children to better school after joining SHG. 33.33 per cent of the members could shift their children to better schools after joining the SHG. This might be due to the fact that the members could afford better school after joining SHG. 85.71 per cent of them experienced increased access to the productive resources.

40.95 per cent of the members had witnessed freedom from domination within the family after joining SHG. This might be due to increased in their confidence to voice out their rights and opinions amongst the family members which they could not do earlier. 81.90 per cent of the members were actively involved in decision making in the household after joining SHGs. Their views were being taken into account and they were treated as equal partners in making household decisions along with other family members. None of the members had witnessed participation in decision making in community and village (Community is a group of people belonging to same tribe whereas village is an area where people belonging to different tribes live together). Decisions in community and village are being taken by the males since time immemorial and this practice is still going on. As such the women folk are accustomed to it and do not bother to take part in it. 15.23 per cent of the members had experienced availability of better status and respect in the society after joining SHG. The respondents were of the opinion that they could see the change in people's attitude towards them because of their improved financial status.

Though 17.14 per cent of members had experienced increase in their ability to voice out their grievances in their community but none of the members bound to voice out their grievances in the village as it had been dominated by the males since time immemorial. 73.33 per cent of the members experienced increased political and legal awareness after joining SHG. Most of them were not aware of any of their rights, but due to interaction with outside world and the group members, they came to realize many of their rights and to stand for it. 56.19 per cent of the members were involved in political campaigning and protest after joining SHG due to the influenced of their friends and their realization that women can also be actively involved in politics and can be equal partners along with men. Many of the women were of the opinion that women could organize more effective political campaigns and could prove as better politicians due to their sensibility and tolerant nature. 8.57 per cent of the members had taken up leadership positions in their community after joining SHG due to their realization of the fact that women need to come out of their homes if they have to be a part of the society and go hand in hand with the modern generation. None of the members had taken up leadership position in local democratic sectors, and hence

political empowerment of women is very discouraging. It might be due to the fact that even in our modern society, women taking part in politics are looked down and are not supported by majority of the people, especially the male counterparts.

Table 3: Distribution of respondents based on their level of empowerment

Sl. No.	Level of empowerment	Frequency	Percentage
1	Low	19	18.09
2	Medium	75	71.42
3	High	11	10.47
	Total	105	100

Mean=8.8, S.D=1.53

It is evident from the Table 3 that majority of the respondents (71.42%) had experienced medium level of empowerment, 18.09 per cent of the respondents had low empowerment level and 10.47 per cent of the respondents had experienced high level of empowerment.

The medium level of empowerment might be due to increase in the income level leading to improved living standards, capability to meet the daily household expenses, better medical facilities, skill upgradation, purchase of new assets, political and legal awareness etc. The medium level of empowerment enabled them to gain confidence in themselves, come out of their house and take part in social activities, made contribution towards the financial needs of their families, better communication skill and also made them aware of their rights.

It is evident from the Table 3 that participation in SHG activities had great impact on the SHG members. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. SHGs had brought a tremendous change and success in the lives of the members and their families.

4. Conclusion

In recent years, Self-help Group has become significant institutions for rural development. It has been particularly so in the case of poor women.

An analysis of the findings revealed that the respondents had experienced increase in their income, expenditure, enrolment and shifting of children to better school, purchase of new assets, improvement in health and nutritional status of the family, which shows that they had been empowered economically through the formation of SHG and as such they are able to live more comfortably and lead a quality life. The respondents had also experienced social empowerment through SHG which can be seen through their participation in social activities, gatherings, trainings, constant interaction with the group members, which they had not done earlier and as such they had gained higher confidence in themselves and they can see the changes in the

people's attitude towards them. A careful analysis of the study bring forth the most important dimension of political empowerment of the respondents. Political empowerment which is another objective of formation of SHG has not been achieved to the desired level. Political empowerment of women through SHG is very nil and the reason being the seclusion of women from the political power right from the inception of the society. Their domestic focus combined with modesty as a primary virtue kept the women away from politics since time immemorial and this trend is still being followed even in our modern society.

5. Suggestions for Further Research

- 1) The present study covered only Medziphema RD block of Dimapur district, Nagaland. Similar studies may be undertaken in other areas of Nagaland, so that inferences drawn may be generalised to a great extent in relation to women's empowerment through SHG.
- 2) A comparative study may also be carried out between different districts of Nagaland.

Author Profile

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