

**Original Article**

# A QUALITATIVE STUDY ON ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT IN RURAL PONDICHERRY, INDIA

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## ABSTRACT

**Background:** Women empowerment is an essential precondition for elimination of poverty. Many International and National bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level. Currently around 1640 SHGs exist in Pondicherry and are successfully managed by women. **Aim:** To assess the role of Self-Help Groups in empowerment of women of rural Pondicherry.**Methodology:** It was a community based qualitatively study. Focus Group Discussions (FGD) were conducted among six SHG groups (one each) selected on feasibility basis. The SHG members' perception of improvement in different pre determined domains were assessed. Content analysis was done manually and the key findings were noted.**Results:** The key responses were 'increased participation in household decision making', 'gaining respect in family', 'increased savings', 'meeting family expenses', 'improved political knowledge', 'independence', 'confidence' etc. They said to have gained respect and trust in society and were able to plan for the future of their families. **Conclusions:** Self Help Groups played very important role in Women empowerment and should be promoted for economic development of the country.**Keywords:** Self-help Group, Empowerment, Participation, Decision making, Self confidence, Mobility, Freedom from domination

## INTRODUCTION

A life of dignity is the right of every citizen and poverty is an obstruction to a dignified life.<sup>1</sup> Of the 1.3 billion people who live in absolute

poverty around the globe, about 70 % are women. For these women, poverty doesn't just mean scarcity and want, rather, rights denied, opportunities curtailed and voices silenced.<sup>2</sup> Women, who represent half of the human

resource are often not recognized and regarded so, due to their inferior positioning in the society. According to the reports of the United Nations Millennium Campaign to halve world poverty by the year 2015, women make up two-thirds of the adults worldwide who cannot read or write, work two-thirds of the world's working hours, earn only 10 percent of the world's income and own less than 1 percent of the world's property.<sup>2</sup> Women are the poorest of the poor, thus women empowerment is a matter of basic human rights.<sup>3</sup> Hence, International Conference on Population and Development (ICPD) held at Cairo 1994, called attention to women's empowerment as a central focus and declared that if human development is not engendered, it is endangered.<sup>4</sup> Considering all these factors, women empowerment is inevitable for the overall progress of community and the country which is also stressed in Millennium Development Goals (MDG - 3) (to promote gender equality and empower women). 'Empowerment' is a continuous process by which powerless people become conscious of their situation, organize collectively to improve it and access opportunities, as an outcome of which they take control over their own lives, set their own agenda, gain skills, solve problems and develop self-reliance.<sup>4</sup>

In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level by empowering women. The first organized initiative in this regard was taken in Gujarat in 1954 and was given a more systematized structure in 1972, when Self Employed Women's Association (SEWA) was formed. Major experiments in small group formation (SHGs) and its linkage to the bank for credit delivery at the local level were initiated in Tamil Nadu and Kerala about two decades back. These initiatives gave a firm footing to SHG movement in these States.<sup>5</sup> Self-help groups are small voluntary association of poor and the marginalized people preferably from the same socio-economic background which has actually become the vehicle of change for the poor and marginalized people to be released from the clutches of poverty.<sup>1</sup> Though there are 1640 SHGs in Pondicherry,<sup>6</sup> and most of them are managed by women, yet the information about empowerment especially from the rural area is lacking. Thus this study was planned with the objective to assess women's perception about

the role of SHGs in improving their situation (empowerment) in rural Pondicherry.

## METHODOLOGY

A Qualitative study design was adopted to explore the women's perceptions of their improvement in different domains. These domains were our major parameters for the study; freedom of mobility, ability to make purchases, household decisions, political awareness, economic security, freedom from domination etc. Before conducting the main study, a preliminary meeting was held with a nongovernmental organization, Bullock cart Workers' Development Association (BWDA, existing since 1985) in our institute's (Sri Manakula Vinayagar Medical College and Hospital) urban field practice area, concerned with formation and capacity building of various self help groups in the adjoining villages of Pondicherry and Tamil Nadu. Preliminary Focus Group Discussions (FGD) were conducted among two SHG group members under BWDA to have background knowledge about their functioning and to assess the feasibility of the key domains to be explored. Thus, for the main study, a total of six SHGs were selected from Madagadipet, the village adjoining our Institute, based on feasibility. About six FGDs were conducted (one each) among the group members of the SHGs and their perception of improvement in different domains (before and after joining SHG) was obtained being moderated by the principal investigator from March to July 2011. Field notes were taken by the trained note takers and were also substantiated by audio recordings. At the end of FGD, participants were also explained to depict their group's perception (group consensus) before and after joining SHGs for all the domains on chart in the form of spider diagrams. It was graded from zero to five in each of the five arms of the spider diagrams; zero being the worst and five being the best condition. It was well explained to them and the corresponding area covered before and after joining the SHG was plotted for visual representation. Manual Content analysis was done and themes were generated.

## RESULTS

The findings of our study were broadly categorized into nine domains. These were;

**1. Freedom of mobility** It was observed that before joining SHG, women were depending entirely on their family members for outward activities. After joining the SHG, they perceive to have more freedom of mobility and were able to manage most of the out-door activities (taking children to school, doing daily house hold purchase etc.) without any hindrance from family members. They were able to go to hospitals, banks and even to distant places independently. As mentioned by a participant, *"Previously; my husband used to drop me whenever I had to go to any relative's house, because I didn't know how to go. Now I can manage alone"*.

**2. Relative freedom from domination by the family** All the group members invariably experienced a change in the attitude of their husbands and other family members and felt relatively relaxed from domination after joining SHG. They said that previously, they were ill-treated, verbally abused and were even beaten by their husbands but after joining SHG, they were treated with respect in their families. Few women said that they could voice against any ill treatment from family on them. As said by them, *"Now they (family members) are not treating us badly. We also help in the family's financial assistance as we have become part of the family income"*

### 3. Involvement in decision making

Almost all the group members opined that their involvement in decision making in family had been improved. Contrary to what was happening before, after they started earning, they were even consulted by their husbands before taking any decisions on matters like house hold expenses, buying TV or other items, children's education etc. Even before starting a new business, their opinion was sought for which gave them a feeling of importance and well being. However, some women felt that they had developed independent decision making and even had the courage to take it against their family members if they felt it as good. As said by a group member,

*"Both of my kids are girls. Initially, no one in family agreed for sterilization because they wanted a son. But, I decided to undergo sterilization without intimating them"*.

### 4. Ability to make small and large purchases

Purchasing ability of the women had undoubtedly increased after joining SHG. Almost all the members who are earning in

group were independently purchasing necessary household and personal things. As commented by a participant,

*"As I was jobless, had no money and felt bad when my children asked me some minor things like chocolate etc, but now the things are completely different after joining SHG"*

### 5. Meeting family expenses

After joining SHG, the women were able to spend money to meet family requirements like paying house rent, children's fee, medical expenses, household items etc. They were even able to manage regular savings by deciding on priorities heads of expenses. Thus, at times of need, they could contribute to important events like marriage, education, constructing houses etc. from the savings which improved their status and respect in families. They were also getting better co-operation and support from family for participating in SHG activities. As stated by a participant,

*"Previously my husband used to shout if I have not cooked in time, but now, he adjusts if some day, I am late due to group meetings"*.

### 6. Economic security

Many members said to have opened savings accounts in bank or post office after joining SHG and were having regular savings. Thus, they were able to avail loan against their savings and utilized in various income generating activities like making incense sticks, retail shop, dairy, transport business etc either in group or individually. Some members invested money in making new house or in gold as they thought that these were profitable investments for long term. They were also able to make useful expenses which were difficult for them to do before, because of financial crisis in family. As said,

*"I started my own business with the help of SHG and my monetary crisis was almost over. I could avail higher studies for my daughter; I spend my maximum savings for her education"*.

### 7. Political and legal awareness

After joining SHG, the members' level of awareness in political, educational and legal fields had increased. They were well informed about their local leaders and some knowledge about the Nation's political affairs. They even knew the legal age of marriage for boys and girls, dates of election as well as the nominated candidates. The members felt that they were

able to decide independently who to vote for and elect without any pressure from family. They were even involved in political campaigning and protests. In problems of their village, they themselves brought their demand to political leaders. They were also able to protest for not fulfilling the earlier demands. As said by a group member, *"In the previous election, the MLA candidate had promised to build a road but he did not. When he came for campaigning this time, we questioned him for not keeping his promise and we didn't vote him either"*.

**8. Improved Social status**

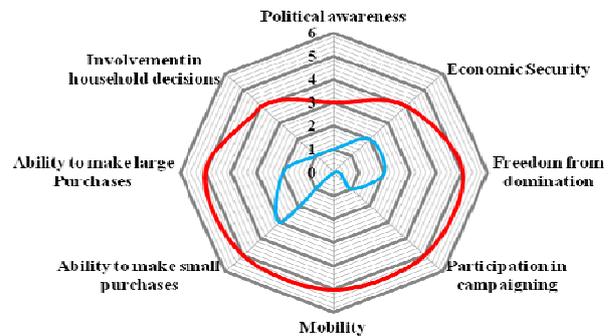
All the group members felt that SHG itself was very prestigious and joining it had improved their status in society. Because of this only, local leaders, officials and other institution people were meeting them for solving any local problems. They were even preferred to male members by local authorities for solving any important problem. Bank managers were talking politely by giving them respect and sanctioning their loans easily, having less paper work and without any complications. The members commented, *"This SHG is respectable. Important people are holding meeting with us, only because we have joined the group"*.

*"Even in the banks, they respect us and treat us well. If we ask for loan, we get easily. Otherwise, Banks ask for security and delay the process of sanction."*

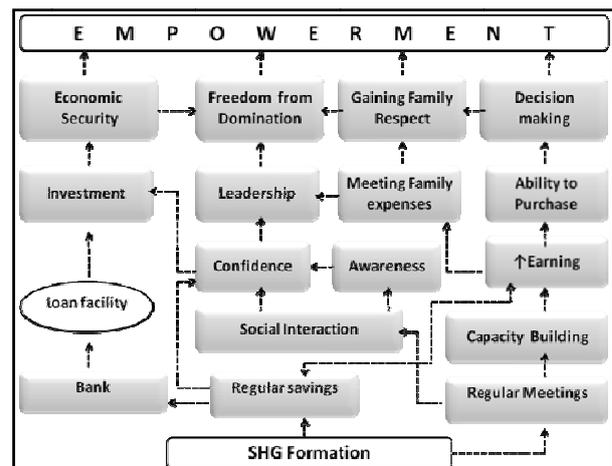
**9. Leadership Qualities**

Many members felt that they were more confident after joining SHG and had organized meetings with leaders making all the arrangements themselves. They had become so courageous that even for small community problems; they directly approached higher officials because it eased the process too.

grass root level. S Cheston et al<sup>7</sup> had stated that women's participation in microfinance programs gave them means to escape from the abusive relationships or limit abuse in their families. Similar findings were also noted in our study. We tried to show conceptually how all these could have happened, in **Figure 2**.



**Figure 1: Spider diagram showing perceived position of women in different domain before (Blue line) and after joining (Red line) SHG**



**Figure-2 Conceptual diagram showing the process of empowerment**

**DISCUSSION**

Our study tried to explore the perceptions of women regarding their empowerment in various key domains. We marked a definite positive improvement in all the domains after the women joined the group than they were before. For visual interpretation, we tried to show these in form of a spider diagram as shown in **Figure 1**.

It is known that SHGs utilize savings as a base to extend credit to the unreached poor women. Micro finance and SHG intervention have brought tremendous change in their lives at the

It could be explained as follows; after joining SHG, women had better access to credit facilities and increased income which helped them to contribute to the house-hold expenses. They were even able to successfully plan the family budget and thus there was reduction in scarcity in the family. All these collectively had improved their family relations, reduced domination or abuse or any kind of ill-treatment by family members. The women in our study too said that they could even voice against any mal-treatment against them in families. Further,

their improved positions in their families could be noted from the statement, *'previously we were addressed with disrespect but now our husbands call us with respect'*. A study done in Ghana<sup>8</sup> also reported that the husbands appreciated their wives' increased economic contribution to families and respected and listened to them after they joined the credit with education program more than they did before. We too noted the same in our study and the members felt that all these were because they contributed significantly to family income. As said by a group member, *'previously my husband would abuse me verbally if I was little late in cooking but now, even if I would be late for attending group meetings or related affairs, he adjusts without complaining'*. Thus, it could be said that earning potential gave the women a life of respect and dignity among their family members which was lacking previously because they were unable to earn and thus had to be subjugated and suppressed in their own families. Naila Kabeer's study of Small Enterprise Development Program (SEDP) from Bangladesh<sup>9</sup> showed a direct causal link between the women making contribution to household expenses and a reduction in their abuse level in families. In India, the Working Women's Forum<sup>4</sup> too found that about 40.9 % of its members experienced reduction in domestic violence because of personal empowerment, while 28.7 % were even able to stop it through group action. Centre for Self-Help Development (CSD) in Nepal<sup>4</sup> also noticed that women's empowerment exerted greater resistance to physical abuse on them and their husbands' addictions like alcoholism.

Women's ability to influence others or make decisions regarding their lives is considered to be one of the principal components of empowerment, yet the type of decision and the degree of influence to be considered as their empowerment should be clarified in different contexts.<sup>7</sup> Though in our study, the women had better decision-making in their families, yet the crucial decisions were taken with the consent of the entire family. Increased earnings, economic security and better decision making after joining SHG had improved the abilities of all the women to make small purchases of personal use and that of their households like groceries, stationeries etc. independently. As far as large purchase was concerned, the responses in our study were very few, probably representing incomplete progress towards empowerment in this area. Nirdhan Utthan Bank Ltd<sup>10</sup> from

Nepal reported that decisions in families which were being previously taken exclusively by the husbands themselves were taken in consultation with their wives after they joined the project. They also reported that women's control over family assets and income had increased after joining Nirdhan, yet they secured the husband's agreement in any investment to avoid discrepancy and to maintain harmony and unity within the household. However, M Shrestha (1998)<sup>7</sup> reported that women were not able to decide and purchase large items like jewellery etc. without consulting their husbands. The Women's Empowerment Program<sup>11</sup> in Nepal led to their independence in decision-making in affairs like child's education, marriage or buying assets etc.

All the participants in our study unanimously perceived **freedom in their mobility** after joining SHG as they were involved in income-generating activities and were managing their routine outdoor activities independently. Some of the respondents were capable of travelling alone even to long distances which was previously unthought-of. This was similar to the findings of Tamil Nadu Women's Development Project, where about 50 % of women self-help group members reported that they had visited to many new places and travelled longer distances for the first time in their lives and about 90 % had even interacted with banks, NGOs and project agencies. In our study too, the members were approaching independently to banks for loan applications etc. Studies from several microfinance and microenterprise support programs had observed significant improvements in women's status in their family and communities after joining those. Women's increased **economic capability** had improved their position in society by their substantial financial contribution to their families which conferred greater value to their views and gave them more entitlements in the family and in the community.<sup>7</sup> Similarly, the perception of women of their position in the society in our study was very positive. All of them felt to have received more respect in family and community after joining SHG, particularly from the male members. Their success had paved the way to be valued and respected in society. As quoted by a participant, *'the SHG by itself is respectable; people are holding meetings with us, only because we have joined the group'*. The CSD program from Nepal<sup>7</sup> and Freedom from Hunger program from Ghana<sup>8</sup> also reported increased respect of their

clients in the community after joining the program. However, it is required to know the actual respect that they get from the community than their perceptions alone because their perceptions could have been affected by their self esteem and self reliance.

**Self-confidence** is one of the most crucial areas of change for empowerment, yet it is also one of the most difficult domains to assess. It is a complex concept relating to women's perception of their capabilities and their actual level of skills and capabilities. Self-esteem and self-confidence are closely linked with knowledge.<sup>7</sup> It was observed in our study that regular meeting within the members and continuous interaction among themselves had improved their **political and legal awareness** which ultimately gave them confidence. Capacity building and regular saving increased their earnings, improved their purchasing ability and decision making in the family. All these in turn had improved confidence of SHG members and thus were able to influence everyone. According to a respondent, *"We are no way inferior to men. We can do anything we want"*. The statement actually refers to their confidence which was lacking prior to joining the group, conceptually shown in **Figure-2**. Jeffrey Ashe and Lisa Parrott's<sup>11</sup> study of Women's Empowerment in Nepal too showed increase in self-confidence in women. The URWEGO in Rwanda<sup>7</sup> found that the greatest impact of its program on empowerment had been on self-esteem, with 69 percent of clients reporting increased self-esteem.

Though the widespread political empowerment is a fairly rare outcome of most microfinance programs, the candidacy for public office can be a good indicator of women's self-confidence and efficacy and the community's respect for women as well as political empowerment. By contributing to women's knowledge and self-confidence and by widening their social networks, many microfinance programs give women the tools and skills they need to participate more effectively and successfully in formal politics.<sup>7</sup> In our study too, women's participation in groups had increased their knowledge of political parties, processes, their political and legal rights but none of them had been actively involved in politics or holding any posts which could be an indication of meagre political empowerment of women of this area. It was in contrast to the findings of MKNelly et al<sup>8</sup> from Bolivia where the clients were significantly

involved as a candidate for public office or as a member of the community's sindicato than the non clients. It was also opposite to the findings of Working Women's Forum (WWF)<sup>7</sup> in India, where over 89 % of its members had taken up civic action for pressing problems in their neighbourhood, showing that microfinance and political empowerment can be complementary processes.

## CONCLUSION

SHGs are the key instruments in women's empowerment which are generally facilitated and supported by NGOs. These NGOs advise and train members in a variety of on- and off-farm income-generating activities. In the present study also SHGs had played very important role in empowering women by strengthening their earning ability, boosting their self-confidence and promoting regular savings. Thus the participants had economic security, easy credit accessibility, better decision making in family, improved family environment (relative freedom from domination), increased mobility and improved political and legal knowledge. SHGs had provided women a common platform to discuss and solve their individual and community problems. Since this study was conducted on feasibility basis, samples from wider geographical areas could have given us a better picture of the rural Pondicherry. We recommend that Women SHGs formation especially in marginalized community of rural area should be encouraged; capacity building of the members should be ensured. Govt. should provide interest free/subsidised loan to SHG to help them come out of poverty.

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