

WOMEN EMPOWERMENT AND SELF-HELP GROUP: THE CASE OF TRIBAL WOMEN IN THE HILL AREAS OF MANIPUR

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ABSTRACT

Self-Help Groups is considered as one important means for bringing women to the forefront of the society. The process of collectives or being a member of collectives and their participation within group activities facilitates the process of empowerment. It is also argued that micro-finance which is one of the functions of a SHG can empower women since it instills a perception of strength and confidence through augmentation of incomes. It is in this context that in the tribal areas of Manipur also, many self-help groups were formed starting from the late 90s. At the start of this movement there was much expectation on its potential as an instrument for women's economic upliftment. After two decades into this movement, what becomes of Self-Help Groups has been studied here. This study shows that the empowerment process through SHG movement in Manipur is yet to make any notable impact on tribal women in all aspects – economic, social and political.

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INTRODUCTION

A Self Help Group (SHG) is formed when members of a community, who have the same or similar problem come together and attempt to solve their problem through self-help among the members. Internationally, many such groups have been formed around medical problems and addictions. Self-Help Group (SHG) in the context of India is a small voluntary association of poor people, preferably from the same socio-economic background who come together to form savings and credit organization as well as for the purpose of solving their common problems through self-help and mutual help. The objectives of the SHGs go beyond thrift and credit –and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are according to Fernandez ‘credit plus’ movement (Fernandez; 1998). The description of the SHG’s role as “Credit-Plus” intends to convey that SHGs movement do not only mobilise savings and manage credit, but which are agents for change both within the SHGs as well as in society. There have been various studies that show tremendous improvement of women’s position in economic, social and political sphere. However, in recent years, there have been various critiques and conflicting conclusions about the potential of SHG in empowering women. In spite of this, Self-Help Group is considered as a movement that economically, socially and politically empowers women. Most importantly, SHG prove to be one important platform to actively involve in politics. Scholar like Mayoux argues:

Although no ‘magic bullet’, the increased access to microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment (Mayoux ; 2009).

2. WOMEN EMPOWERMENT: ECONOMIC, SOCIAL AND POLITICAL ASPECTS

The concept of empowerment can be looked at from two perspectives - a process and a state. The process of empowerment is defined as “enhancing the capacity of an individual or group to make purposive choices and to transform those choices into desired actions and outcomes” and the state of empowerment is defined as “an individual or group having the capacity both to make purposive choices and to transform those choices into desired actions and outcomes” (World Bank; 2007). Mayoux considers empowerment as a ‘process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of

women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over' (Mayoux;1997). Kabeer stresses that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability (Kabeer; 1999). According to Krishna, empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes (Krishna; 2003). It is by nature a process and/or outcome. Duflo defined gender empowerment as improving the ability of women to access the constituents of development – in particular health, education, earnings opportunities, rights, and political participation (Duflo;2011). A key factor in all the above definitions, however, is that empowerment relates to the ability of women to manage their lives. Empowerment of women therefore is a process, which leads towards a state in which women are empowered. It is a process by which women manage or takes control of their lives through increased access to key resources and activities and participating in and power over decision making bodies and its processes and activities at different levels in society, thus expanding their choices. Therefore, in this study, empowerment is defined as a process of enhancing the capacity of women to make purposive choices and to effectively transform those choices into desired actions and outcomes.

Thus empowerment process passes through two stages: firstly, access to or control over various material and non-material resources, secondly, the power or capacity to convert them into desired outcomes. Empowerment can be also distinguished into three aspects: economic, social and political empowerment. The three aspects are briefly discussed here. The key aspects of economic empowerment are women's access to formal sector employment, self employment, borrowing, saving and access to and control of economic resources. Economic empowerment includes facilitating women's control over household resources or access to financial markets. Social empowerment relates to enhancing women's roles as social actors in community's and family's decision making. Political empowerment refers to facilitating women's participation in political institutions at the local, state and national levels and their ability to publicly voice their opinions to affect the composition, functioning and processes of political institutions.

3. LITERATURE REVIEW

SHG as a 'tool of empowering women' have been documented by various studies. Research findings by Scholars like Thelma kay, Sachchidananda, Mayoux, Rao and Neeraj Kumar and organisations like National Council of Applied Economic Research (NCAER) and

MYRADA shows the success of SHG in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self-esteem. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHG is a media for the development of saving habit among the women. Studies conducted by scholars like Singh, Sreeramulu, Gaonkar, Lalitha & Nagarajan, Gaiha & Nandhi, Jain & Das, Swain SHGs also shows that SHG movement enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Most importantly, the process of taking decisions within the group is considered to be instrumental in empowering process and can lead to broader development outcomes, such as the greater participation of women in local government processes, and so on. The management of SHG itself is one important aspect of governance. Studies by Anand, Alexander, Mayoux, Reddy, EDA Rural Systems Pvt Ltd & APMAS also deal with the political aspects of empowerment. SHG are also seen as important vote bank in some parts of the country like Andhra Pradesh and Tamil Nadu. In these States, they could mobilize political leaders support towards the issues they fight for because of their strong vote bank. Also another important aspect that needs to mention here is the women in the Maoist hit areas like Orissa who have joined self-help groups to become independent and improve their living conditions in conflicting situations. In view of the empowering role played by SHG movement in other parts of the country, it is important to see how far this movement has been followed in other parts of the country especially in conflict ridden States like the tribal areas of Manipur needs to be examined. The aim of this study is to find out to what extend tribal women in Churachandpur district of Manipur are able to seize this opportunity to politically empower themselves if not then, why they failed, what are the constraints or hurdle.

SHG movement in the tribal areas of Manipur

Secular NGOs were the pioneer in starting this movement and later on Churches and Government also come to formed SHGs. At present, SHGs are present in terms of thousands in tribal areas of Churachandpur District. SHGs are promoted and nurtured by both government and NGOs. In both cases, groups are expected to take up economic activity and accordingly they are funded.

Methodology

The study is based on 130 samples drawn from twenty women SHGs (2/3rd members from each SHG), promoted both by Government and Non-Government Agencies and have been

functioning for atleast two years at the time of data collection. With interview schedule, data are collected in three phases; April-June 2007, December 2009 and January 2010. The officials from SHGs promoting institutions (SHPI) are also interviewed to elicit information necessary for the enquiry. Secondary sources include the Published books, Newspapers and Journals. Data analysis is done by using simple statistical tools like percentage and average and is interpreted accordingly.

Findings

The average number of members in a SHG is around 12 and the average age of members of SHG is about 44.13. The average age of SHG i.e number of years of functioning is 5.5. One of the most important activities of SHG under study is found to be resource mobilization. Resources here mean anything which individuals or groups can use or deploy to advance their interests - material or non-material. This means that just as assets creation and capital are resources, as are the process of acquiring knowledge to increase capacity, freedom and opportunity. Savings, economic activity, bank loan and capacity building are the four modes of resource mobilization practice by SHG under study. Members of SHG take active part in contributing a certain amount of money for the purpose of saving and credit activity of SHG. Contributing on a monthly basis seems to be the favored practice with 16 SHGs out of 20 practicing it. Amount of resource mobilized through saving by a member of SHG and by each SHG in one month is Rs. 55 and Rs. 715 respectively. Also, it is found in the study area that about 92 percent of members out of the total members of SHG avail internal loan from their respective groups. Since majority of SHG (85%) goes for multiple activities, asset creation is very low with only 40 percent of SHGs creating assets for economic activity. The scope of establishing sustainable micro-enterprise for self-employment is very narrow without concentrating on one activity.

Resource mobilization through bank is limited to the 65 percent of tribal women SHGs out of the total SHGs. Even for SHGs who enjoy bank loan, the amount of loan sanctioned to them is not sufficient to start micro-enterprises as express by 80 percent of bank-linkage SHG. All the SHGs who are promoted by Government agency like DRDA (under SGSY) programme have linkage with bank as the programme's implementation is partly through Bank. Few SHG (to be precise 3 SHGs) promoted by NGO manage to establish linkage with Bank. In most cases, Bank refuse to extend loan to SHG run by NGO citing the rampant default in repayment in the past. Also, the SHGs promoted by NGOs mostly situated far from the

District headquarters where the Bank branches are located. Lack of banking infrastructure is one the major roadblock to SHG movement in the tribal areas of Manipur.

Table 1. Mobilisation and access to resources

1.	Average number of members	12.1
2.	Average age as on Dec. 2009 (number of years of functioning as SHG)	5.5
3.	Savings:	
	<i>a) Frequency of contribution by SHG (in number)</i>	
	-Weekly	2
	-Monthly	16
	-Annually	2
	<i>b) Average amount of mandatory savings in a month by one members (Rs)</i>	55.2
	<i>c) Average mandatory savings of SHGs/ month (Rs)</i>	715.4
4.	SHG having access to Bank (%)	65
5.	Distribution of SHG by number of times of loan avail from bank (%):	
	-once	45
	-twice	55
	-average amount of loan received by SHG (Rs)	80,000
6.	Economic activity:	
	<i>a) No. of economic activities performed by SHG (%)</i>	
	-Single	15
	-Multiple	85
	<i>b) Average income generated from economic activity by a SHG in one month (Rs)</i>	511.3
	<i>c) Average income generated from economic activity by a SHG in one year(Rs)</i>	2832.4
	<i>d) Number of SHGs taking up (%)</i>	
	-On-farm activities	10
	-Non-farm Activities	90
7.	Assets creation for chosen economic activity	40
8.	Loan not sufficient to start micro-enterprise (%)	80
9.	Training:	
	<i>a) Members participation at any time (%)</i>	72.12
	<i>b) Benefits from training (%)</i>	
	- Increase awareness	53.33
	- Potential of working together as a group	53.33
	- Loaning and its process	78.18
	- Learn technical skill on how to handle the chosen economic activity better	53.33

Sources: Interview Schedule

Access to the mobilized resources as a member of SHG is found in the form of internal loan avail by about 92% members of SHGs from their group saving. Out of the total members who avail internal loan, about 65 percent have exclusive control over their loan and the remaining 35 percent do not have control over it. Out of the total member who has exclusive control over their loan, about 26 percent are women-headed household.

Capacity building is another aspect of resource mobilisation. Through training, the SHGs are sought to familiarise book keeping and familiarisation with financing by banks. Training programmes ensure that the members possess minimum skill requirement for taking up economic activities. Table 7.2 shows training and its benefits on the members of SHG. Participation in the training programmes is high among at 72.12 percent of the total members of SHG. What types of resources are made available in capacity building to tribal women? In what ways do different types of SHG benefits from the training programmes? This is examined from four perspectives- i) increase awareness of the members of SHG; ii) loaning and its process; iii) realizing the potential of working together as a group; iv) increase technical skill to handle the chosen economic activity better. About 53 percent of members of SHGs out of the total members responded positively with the first option. As SHG is a group-based programme, it is necessary that Members of SHG are aware of the potential benefit of working as a group (SHG). This aspect was a marginal success on the members with about 53percent responding on the positive. On the issue of loaning and its process, about 78 percent of the members learned loaning process and its aspects. One of the most important aspects of training programmes is to enhance the capability of SHGs by upgrading their skill for their economic activity. Of the total members, about 53 percent of the members received technical advice which is an important aspect for the success of group entrepreneurship based on the selected activity.

Any SHGs also needs a code of conduct or group management norm to bind itself. Group conduct and management, participation and decision making process of members in the various activities and organizations outside the group (SHG) will expose the process of empowerment in various aspects. This aspect prepares the groups to access key resources and activities which could empower them. Any SHGs needs a code of conduct or group management norm to bind itself. It can include any matters that will be required to maintain the SHGs as a well managed cohesive entity.

Table 2. Group management and participation

1.	No. of SHGs having Bye-law (%)	85
2.	Frequency of meeting (%)	
	-Weekly	10
	-Monthly	65
	-Anytime the need arises	25
3.	Characterization of meeting (%)	
	-Free exchange of opinion by members and decisions on consensus	78.18
	-Few Members of SHG who attend meeting take decisions	21.81
4.	Distribution of member being a part of other organizations (%)	
	a) <i>Secular (Youth group, other women group, Village Govt.</i>	25
	- elected before joining SHG (%)	75
	- elected after joining SHG (%)	10
	b) <i>Non-Secular (like Church)</i>	64
	- elected before joining SHG (%)	60
	- elected after joining SHG (%)	4
5.	Distribution of SHG representation in any other organizations (%)	
	- Secular (Youth group, other women group, Village Govt.)	0
	-Non-Secular (like Church)	0
6.	Percentage of women members participated in other organization which work for women related issues	25

Sources: Interview Schedule

It is evident from Table 2 that 85 percent of SHGs have a code of conduct in the form of 'Bye law' whose contents are a binding force to the group. Though frequency of meeting may differ among the various types of SHGs, conducting of meeting on a regular basis is one important indicator of the proper functioning of SHGs. The favored practice among the SHG seems to be monthly meeting, which is practiced by 65 percent (13 out of 20 SHG) of the Group and the rest meets either weekly or anytime the need arises. The decision-making practice of the three types of SHGs is an important indicator whether SHGs are adopting participatory approach or not. This is examined by assessing the opinion of the members on the nature of their group meeting. It is seen from Table 3 that 78.18 percent of members reported that there is free exchange of opinion among the members and decisions are taken on the basis of consensus among the members and the rest (21.81) reveals that decision making powers lies with the few Members of SHG. High social homogeneity exhibited

through ethnic and religion composition seems to contribute easier interaction and smoother communication among members, facilitating equal opportunity of self expression within the group.

Only 25 percent of members of SHG out of the total members are found to be associated or involve with social organizations like Youth group, religious organizations but 60 percent of this SHG members were already associated with various organizations before they join SHG. The table also shows that only 25 percent of the members are associated with women organizations which are working for women's right in the society. This indicates that SHG movement has no impact on women's participation in socio-political organizations but also failed to sensitize women's right or gender equation in the study area.

CONCLUSION

The empowerment process through SHG movement in Manipur is yet to make any notable impact on tribal women in all aspects – economic, social and political. Except little inroads in economic and social aspects, SHG movement has shown hardly any relation with political sphere. Therefore, further in-depth research is required to clearly ascertain as to why SHG movement could not make any positive impact on the tribal women's socio-economic and political lives in Manipur even after a decade or more.

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