

Role of SHG Movement on Feminization of Living- A Grassroot Study on Economy of Sunderban

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Abstract

Feminization is an identity of women. A society is composed of two economic genders - man & woman. The flagship program of union government of India, Swarnajayanti Swarojgar Yojana has infected the community to be attached with the money earning procedures by linking with Self Help Groups (SHGs). Indian Sunderban is a totality of some islands; people who are residents of those lands are facing a lot of challenges and conflicts. Naturally the women are under threat of several types here so the study empirically wants to know if any change regarding livelihood is promoted on the region by the women or if any advantage if they are getting.

Keywords: Livelihood, Flagship program, Feminization

Introduction

In a resource poor economy the genders are differentiated in their monetary identity because the livelihood is simply the thing with which one live and if someone is not earning then the opportunity to have a good life become degraded. A good base of livelihood wants to possess a sustainable economy and sustainable economic development of the poor especially women is considered one of the important issues of contemporary development policies in developing countries (Kolloju, 2013). Women are believed as the weaker gender in comparison with the counterpart and they are always seen as a gender which can be available under several threats and tortures so hardly they get any honour in the society to be boost up for earning of money or any other asset. An inequality is mostly common in socio-economy standard for being in life.

A development is then only become welfare when with the effort can be inclusive but the women are always staying exclusive from the touch of the policies and programs as they are used to in domestic level only. In this background Harper (2003) argues that women access to market and their decision making power within households not only reduces the gender centric poverty but also increases productivity as well for individual or in domestic level. This paper will seek the answer if any significant inclusiveness is there. It is a great fact to remember from Census.2011 that 82.3 per cent of women in rural India are engaged in agricultural activities or household level several jobs and they are doing these jobs passionately but 60 per cent of them are not engaged in known economic prosperity works.

When any society becomes united then its strength grown up as unity is strength and it is genuinely true in the case of the group formation which is termed as 'Self-Help Group'. The thinking of the group formation is in line of 'Community Driven Development' so a gender centric approach is very common here. The groups deal with small amount of money so it can be considered as micro-finance. In the 1991 NABARD started this effort and there was a motivation of RBI also to provide financial inclusion of the vulnerable section of the society –the women. It is now in 2011, almost 75 lakh SHGs covering over 10 crore households savings just with the formal banking system. In this ground the paper was written in an analytical way to see the life of women before and after attaching with SHG in a place which is under developed and lack of economic resources by name Sunderban.

Statement of the problem

A woman can add money for livelihood stability it is a common fact no-a-days but when the situation is too adverse then the most vulnerable section of community has to overcome a lot so here an effort has taken to see how much possibility is there to add the women in the direction of livelihood formation as well as management which will possess an impact on drudgery dimension.

Limitation of the study

1. Make an understanding in the mind of the women that their earning are useful.
2. The data collection was a tough job because only a few can realize the meaning of the questions asked them all.
3. It was a mixed opinion and presence or absence of male partners with them was getting some differences.

Broad Objective

To see the level of livelihood promotion or status of livelihoods was the main driving direction of the study. But women who are engaged to the SHG movement are the sample to know if their earning capacity has any realizable factor for the betterment of the physical, social or economic status.

Specific Objectives

- I. To identify the reasons why the SHGs are attracting the people
- II. How women can find themselves empowered after joining in SHGs
- III. Make a summarise form related to the livelihood situation

Methodology

It is an empirical study based on data which are collected from three different community development block of this region; by name those are- Canning II, Gosaba and Basanti. Simple random sampling was used for the purpose. A descriptive and statistical analysis has done by the researcher himself to be aware of the said queries.

In total the sample size was 75 and all of them were women. The data which were collected from the said field is represented with tabulation and the data are analysed through the method of per centage. And a sample of 20 out of the said community development blocks who were not attached with any SHG was taken to see a level of significance and importance of SHGs in their life comparatively.

Findings

Many things were seen or observed during the research and only the drudgery index has considered the non-SHG women to see if there is any difference between the SHG and non-SHG women.

- Information about the women who are related to SHGs
- ❖ Age group

A relationship between age and empowerment capacity can be established as an young lady may face some stigmatic mentality during money earning and an old aged can see that her capacity is less to take any new thing or knowledge to be empowered out of a community so the first component to interpret is age of the women. The researcher has taken data from the SHG members about their age and then has presented an age distribution.

Table 1: Age wise distribution among the Self Help Group members

Sl. No.	Age group	Number of persons	Percentage (%)
1	18-35	44	58.67
2	36-45	23	30.67
3	46-60	7	9.33
4	Above 60	0	0
5	Do not know	1	1.33

Source- Primary data

From this table it can be viewed that maximum number of women belongs to age group of 18-35 which is the age of working and only one woman does not about her own age it means there is a huge potentiality and the women are now self-aware.

Majority of the respondents fall under the age group of 18-35

- ❖ Marital status

Women along with men constitute a society so upliftment of a community also tries to growth of men and women together and marital status is an indicator about the relationship between a man and a woman so it may be concluded that marital health has a deep relation with women development. In this research an effort was taken to see the status of marriages in this community and depending on this data set the below table is made.

Table 2: Social status of the women related to SHG (Source: primary data)

Sl. No.	Status	Number of women	Percentage of women
1	Single	1	1.33
2	Married	70	93.33
3	Widow/Separated	4	5.33

Maximum numbers (93.33%) of respondents were married.

- ❖ Employment of women

SHG movement has a unique feature to generate money earning facilities for the women but if a woman is already engaged in some other jobs even before joining in SHG then working with SHG may get a different dimensional approach henceforth the researcher decided to know if the women were with some job excluding the SHG employment.

Table 3: Employment status of the women related to SHG

Sl. No.	Engaged in	Number of women	Percentage of women according to status
1	Any money earning job	53	70.67%
2	Domestic job	22	29.33%

Source: Primary data

Here it is observed that before joining in SHGs also the women were working at a high number (70.67%).

- Domestic level information

❖ Average monthly income and expenditure of the household

A number of 39 families have an income level above than 5000 out of 75 families but all of them are spending almost all the money in a single month so they have had almost no savings. In this case they have an urgent need of money savings for future need and SHGs can help them.

❖ Household situation

It is very common to see that no house is rented it may be that the samples are living in a very vulnerable place where the physical resource capacity is very low and hardly any person goes there to stay for any specific purpose.

Secondly, it is another common feature that most of the houses are kutcha. In the sample size of 75 total 60 (80%) houses are kutcha which indicates the level of poverty when most of the houses are of three roomed which composed of one bedroom, one kitchen and one bathroom it means that they know what to take care of the women.

Lastly they have the source of household physical utilities and the below table is showing the condition of the utilities.

Table 4: Household level utilities and their condition

Household Utilities	Condition of the household utilities		
	Very good	Absence	Very bad
Water close toilet	20 (27%)	25 (33%)	30 (40%)
Pure water source	29 (39%)	18 (24%)	28 (37%)
Space in kitchen	32 (43%)	20 (27%)	23 (30%)
Drainage	27 (36%)	35 (47%)	13 (17%)

Source: Primary data

❖ Reasons behind joining into the SHGs

A single phenomenon is formed due to several reasons and it is always true in every case similarly here also when it is in name of a movement. Most prominent reason behind SHG formation is savings in 69 per cent cases where only 2 per cent said that they can be empowered through this movement. All of them are getting loans and trying to keep relation with nearby bank (in most of the cases the bank is Bandhan).

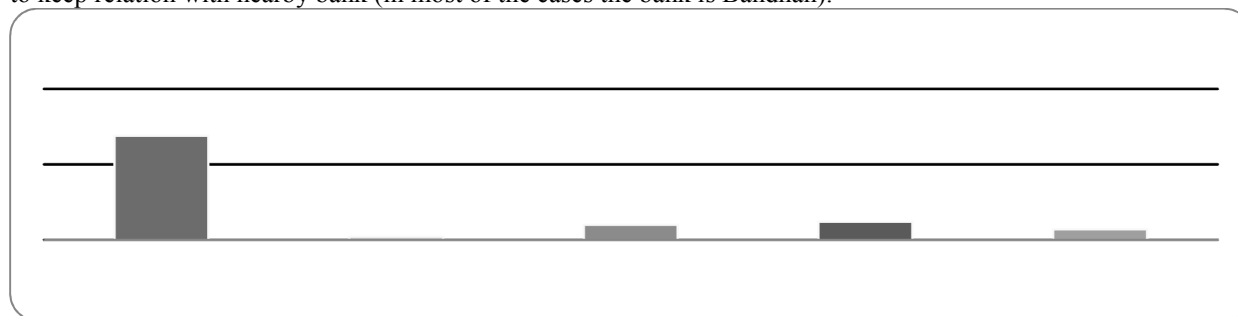


Fig. 1: Graphic representation of reasons behind SHG formation

❖ Purpose of loan taken by beneficiaries

In India the SHGs are of a good use to generate loan as most of the rural women are living under the backdrop of poverty which has multi dimensional aspects. In Sundarban the women are also feeling the poverty pressure in various ways so they are using the facility of attachment with SHG and taking loan for several reasons among which most prominent ones are here below.

Purpose of loan	Number of beneficiaries	Percentage of taken loan (%)
Personal	8	10.67
Agriculture	19	25.33
Business	15	20
Education	5	6.67
House improvement	3	4
Never taken any loan	25	33.33
Total	75	100

Table 5: Purpose of loan of Beneficiaries (source: primary data)

❖ Repayment of the loan

Though asking for a loan is an indicator of need persistence but there is a need to see if the loans are paid in time or not to understand the economic capacity of the women. Here the below table is showing the same.

Table 6: Repayment of the loan (source: primary data)

Repayment schedule	Number of beneficiaries	Per cent wise distribution (%)
In advance	15	30
On time	29	58
Late	6	12
Total	50	100

❖ Change in income level

The women are engaging themselves into the SHG movement to earn at least an amount of money which can be a help in their daily life purposes. So here in this research an effort was been taken to see if the women are getting any chance to earn to be out of the previous situation.

Monthly income (in Rs.)	Before joining		After joining	
	No. of respondents	Per centage (%)	No. of respondents	Per centage (%)
Nil	23	30.67	16	21.33
Less than 1000	31	41.33	37	49.33
1000-3000	18	24	19	25.33
More than 3000	3	4	3	4

source: primary data

Table 7: Monthly income of SHG members before and after joining SHG

Benefits	Condition		
	Yes	No	Moderator
Habit of savings	45	22	8
Economic independence	33	27	15
Self-confidence	42	9	24
Social cohesion	17	13	45
Asset ownership	26	18	31
Freedom from debt	49	20	6
Employment in odd season	29	36	10

❖ Various benefits derived from SHG movement

Table 8: Benefits derived by SHG members (source: primary data)

Benefits led to empowerment as because if there is any chance to create any change in presence of a community has to attached with measurement of benefits. It is easy to understand that if benefits are available then the community will break the name of underprivileged. Here the below table shows how benefits are ensured in the lives.

❖ Increase in decision making power

The ability of decision making and establishing own decision over others signifies how much empowered a particular community is; so here it is also seen if there is any observable line of decision making power. The below table is showing whether the women who are attached with SHG can feel any change in their lives.

Table 9: Opinion of beneficiaries regarding increase in the power of decision making

Types of decisions	Opinion of beneficiaries			
	Yes	Per cent among total sample (%)	No	Per cent among total sample (%)
Purchase and sale of fixed assets	30	40	45	60
Purchase and sale of domestic assets	42	56	33	44
Purchase of garments or ornaments	37	49.33	38	50.67
Construction/improvement of housing	29	38.67	46	61.33
Loan taking and repayment of loan	30	40	45	60
Savings and investment	32	42.67	43	57.33
Use of money	36	48	39	52
Participation in village meetings	15	20	60	80
Education of children	24	32	51	68
Medical care	46	61.33	29	38.67
Participation in social activities	40	53.33	35	46.67

source: primary data

❖ Different opinions regarding life

To know what a life can be is very useful to know social position and what is the thinking of the portion that are getting a chance to lead their own lives in a new way. Here the research has tried to see if there is any significant change the women perceive by themselves. The thinking consist different items like idea about development of the area or even micro-finance on poverty reduction.

Table 10: Opinion of beneficiaries regarding life (source-primary data)

Items to know opinions	In strongly agree among sample	Strongly agree in per cent (%)	In agree among sample	Agree in per cent (%)	In disagree among sample	Disagree in per cent (%)	In strongly disagree among sample	Strongly disagree in per cent (%)
Micro-finance is a tool for prosperity	35	46.67	10	13.33	20	26.67	10	13.33
Group is effective for credit loan	50	66.67	10	13.33	8	10.67	7	9.33
The groups are beneficial	55	73.33	10	13.33	4	5.33	6	8
Saving is important	37	49.33	12	16	19	25.33	7	9.33
Micro-finance is important for local welfare	31	41.33	23	30.67	8	10.67	13	17.33
Keeping self-esteem is important	39	52	25	33.33	5	6.67	6	8
Family members are happy for the effort	47	62.67	16	21.33	9	12	3	4

❖ Statistical opinion regarding Drudgery

To know the status of a section out of a particular community is better done by the drudgery index as it helps to see if any particular change is occurring due to entry of an external component. Micro-finance in name of Self Help Group is a kind of component which may change in the lives of the related people. So an effort had been taken to know the drudgery of the women who are engaged in the discussed momentum.

Table 11: Impact of SHG movement on drudgery of women

Drudgery items	Non-SHG related women		SHG related women		t-sig.
	Mean	Standard Deviation	Mean	Standard Deviation	
Farm activities	2.67	1.060	3.18	.951	.094
Animal care	2.77	1.11	3.00	1.17	.485
Collection of cooking items	2.59	.966	3.12	1.40	.109
Child care	3.31	1	3.24	1.03	.807
Official activities	2.72	1.09	3.41	1	.030
Social events	2.85	1.04	3.12	1.16	.850
Care taking about elderly	3	1.1	2.59	1.1	.213

Conclusion

Micro-finance is a good way equally to strengthen the macro finance as well as it can be seen that a growth of women in economic sense can affect the whole family by creating avenues to income generation. Income prosperity can empower the women to make domestic decisions and can impress their locality to take care for them but it is a gradual process. In this dimension the NGOs, MFIs and other related authorities may join hands with each other to sensitize the rural people about the need of women empowerment through financing their growth. The livelihood promotion must be sustainable by institutionalizing the dignity of women.

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