

Micro Finance and Women Empowerment: Does Self Help Group Empowers Women?

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Abstract

Self Help Groups (SHGs) have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. A good number of researchers including MFIs claimed that this movement helped in alleviating poverty and empowering women in particular. The methodology of research for preparation of this paper may be categorized into two parts viz. methodology applied for descriptive analysis about SHGs and methodology applied for its impact assessment in case of women empowerment. The first one is the theoretical part whereas the second is of practical part. The study is restricted to only three districts of Assam (better known as Barak Valley). In this paper, an effort is made to analyse the meaning of the term 'empowerment' - its different concepts, issues and indicators. Further, efforts are also taken to examine the influence of membership of SHGs and gender inequality, to access the involvement of SHG member in decision making in the family and to study membership of SHGs and improvement of women position in the patriarchal family system in the study area and finally, to study the relation of SHG members and development of leadership qualities. It is observed from the study that impact on decision making pattern i.e. participation ranks first followed by power element i.e. economic empowerment. Building of awareness and capacity ranks the third while the Indicators of 'Entitlement' ranks fourth and so on. Therefore it is obvious that SHG have a positive impact on women members particularly in empowering them. In fine Self Help Groups is undoubtedly considered as an empowerment model.

Keywords

Self Help Groups, Empowerment Model, Micro Finance Institutions, Empowerment Variables, Social Empowerment

I. Introduction

The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence (Kabeer, 2001 [1]). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection Micro-finance with Self Help Groups play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. According to Ellie Bosch it is just old wine in a new bottle (Bosch, 2002 [2]). It consists of a group of people of three to eight persons on the condition that each of them would be assuming responsibility for the development of all. Micro Finance institution started in India in 1980s through Self Help Groups (SHGs) model. It is the Grameen replication model of Bangladesh.

The concept of Self help groups (henceforth SHG) in India was introduced in 1985. Self-Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self group awareness and social and economic empowerment through democratic functioning and have refinanced Rs. 3.00 crores to the banks. Many rural development programmes like 'Swarn Jayanti Gram Swarozgar Yozana' (SGSY) which is a combination of six rural development programmes, are based on the self-help group strategy. It is a viable alternative to achieve the objectives of rural development and to get women's participation in all rural development programmes. Microfinance programmes like the Self-Help Bank Linkage Programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment women. This is based on the view that women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household.

II. Objectives of the Study

The broad objective of the study is to examine the role and performance of SHGs in promoting women's empowerment in the study area. However, the study has some specific objectives. They are:

1. To understand the meaning, concepts, issues and dimensions of empowerment.
2. To examine the influence of membership of SHGs and gender inequality.
3. To access the involvement of SHG member in decision making in the family.
4. To study membership of SHGs and improvement of women position in the patriarchal family system in the study area.
5. To study the relation of SHG members and development of leadership qualities.
6. To examine overall impact of SHG in women empowerment in the study area.
7. To suggest appropriate policy intervention for the effective performance of SHGs.

III. Empowerment: Concepts, Issues and Dimensions

'Empowerment' is a term that has been embraced by a diverse range of institutions, from the World Bank to Oxfam to many more radical NGOs, but few of these share common definitions. Some organisations leave the term undefined (for example, UNDP, Oxfam and Save the Children UK). In others, different departments have their own interpretations, and there is no clear centralized definition. Further, even defining the concept of empowerment is subject to debate. Zimmerman, 1984 [3] stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment.

The roots of thinking on empowerment lie in feminist theory and Popular Education (Freire, 1970 [4]), which stressed the personal

and inner dimensions of power. It is viewed that Empowerment is associated with the Gender and Development approach and challenging the way in which the inclusion of women in the development process can increase their work burden. Moreover, it is also observed from the existing literature that empowerment as a concept was first brought at the International Women’s conference in 1985 at Nairobi. The conference concluded that empowerment is a redistribution of power and control of resources in favour of women through positive intervention.

The idea of ‘power’ is at the root of the term empowerment. Power can be understood as operating in a number of different ways. According to Oakley, 2001 [5], people’s empowerment can manifest itself in three broad areas:

- Power through greater confidence in one’s ability to successfully undertake some form of action.
- Power in terms of increasing and effecting relations that powerless people establish with other organizations.
- Power as a result of increasing access to economic resources, such as credit and inputs.

Implicit in the use of various indicators for measurement of empowerment is that they have independent influences even if they are adjusted for one another. The reason for this is that each indicators of women empowerment can be thought to relate to a specific aspect of social, economic and psychology variables. In view of fact, the meaning of any empowerment indicator will always depend on its inter-relationships with other variables. It is also true that a single indicator is not usually sufficient to measure even a specific dimension of empowerment (Kishor, 2000 [6]; Estudillo et al. 2001 [7]).

Table 1: Indicators of Empowerment

Sl. Nos.	Indicators of Empowerment	Sub-Indicators of Empowerment
A	Indicators of ‘Power’ Element of Empowerment (EPO)	EPO 1: Power to make decision at household level EPO 2: Ability to control resources EPO 3: Ability to control sources of power EPO 4: Ability to challenge societal power relations.
B	Indicators of ‘Autonomy & Self-reliance’ (EAS)	EAS 1: Freedom of action & mobility EAS 2: Possession of critical elements to effectively and efficiently undertake desired activity EAS 3: Sense of self EAS 4: Absence of unsolicited influence in decision-making
C	Indicators of ‘Entitlement’ (EEN)	EEN 1: Rights to equitable share of resources i.e. ‘Exchange entitlement’ EEN 2: Rights to equitable share of inherited property i.e. ‘Inheritance and Transfer entitlement’. EEN 3: Rights to equitable access to resources

D	Indicators of ‘Participation’ (EPP)	EPP 1: Level of influencing decision in a project EPP 2: Level of providing material, labour, finance and management input to the project/programme EPP 3: Level of acceptance of responsibilities/ consequences of decision
E	Indicators of ‘Building of Awareness and Capacity’ (EAC)	EAC 1: Ability to manage productive resources EAC 2: Ability to develop alternative economic structures locally EAC 3: Ability to create alternative employment at local level EAC 4: Ability to interact effectively in public sphere EAC 5: Ability to participate in non-family group EAC 6: Action to bring gender equality EAC 7: Legal and political awareness EAC 8: Ability to organize struggle EAC 9: Ability to fight injustice EAC 10: Ability to transform institutions (family, education, religion) EAC 11: Ability to transform structures (legal, political, economic and social)
F	Indicators of Leadership Traits (ELT)	ELT 1: Sense of devotion to work ELT 2: Duty consciousness ELT 3: Sense of responsibility ELT 4: Organizing ability ELT 5: Self confidence.

Decision making, for instance, may indicate access to resources and control over them related microcredit network (formal or informal) in community and an enabling environment that promotes women’s autonomy behavior. Mobility may relate to access to social and economical services and on the other hand may best relate to self-confidence in individual aspects. Research appears to support this view, for example, Kabeer, 2001 [8] showed that decision to access loans process, enhance sense of self worth, access to loans process, increase in perceived economic contribution, and decisions about loan use/repayment process, enhance mobility in the public domain and political participation. It’s obvious that successive increase in economic empowerment status, regardless of how it is measured, lead to increasingly improved psychosocial status such that the association is more or less linear. Magar, 2003 [9], for instance, posed that promoting level of women empowerment by NGOs approaches, became them more agent in life and reduce physical

and emotional abuse against them.

World Bank, 2005 [10] identifies three direct measures are important for measuring or tracking empowerment: (a) Exists an opportunity to make a choice; (b) A person or group takes the opportunity to choose and (c) Desired result brings out the choice.

From the literature of empowerment more specifically from various policy documents from a wide spectrum of organizations like SDC, DFID, GTZ, Danida, Norad, Sida, USAID, CIDA, World Bank, UNDP, UNCHR, IMF, Action Aid UK, Action Aid International, CARE International, Concern World Wide, Oxfam International and Oxfam GB, Save the Children UK, NU-JCGP, UNIFEM etc. It is observed that there is no uniform and unanimity among these organizations about the concept and issues of empowerment and have shown their different attitudes.

Thus, it is observed that empowerment is a construct shared by many disciplines and arenas; community development, psychology, education, economics and studies of social movements and organisations, among others and how empowerment is understood varies among these perspectives. The process of empowerment is a process which enables one to gain power, authority and influence over themselves, institutions or society.

IV. Review of Literature

Few studies are available on SHG and micro-finance and women empowerment. The researcher has tried to review the following:

Osman, 2000 [11], in his article remarked that micro-finance schemes alone cannot alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession. Kapoor, 2001 [12], in her study tried to discuss, analyse and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures to be undertaken to achieve the expected goal of empowerment. She opined that women's empowerment is much more likely to be achieved if women have total control over their own organisations, which they can sustain both financially and managerially without direct dependence on others. Pattanaik, 2003 [13], in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively. Malhotra, 2004 [14], in her book has examined how women entrepreneurs affect the global economy, why women start business, how women's business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminisation of poverty. According to her, the micro-finance programmes are aimed to increase women's income levels and control over income leading to greater levels of economic independence. They enable women's access to networks and markets, access to information and possibilities for development of other social and political role. They also enhance perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues leading to greater expenditure on

women's welfare. Narasaiah, 2004 [15] in her study mentioned that the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Giving women the opportunity to realise their potential in all spheres of society is increasingly important. Cheston & Kuhn, 2004 [16] in their study concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimise the potentially negative impacts some women experiences. Manimekalai, 2004 [17] in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women. Sahu and Tripathy, 2005 [18] articulated SHGs which have emerged as the most vital instrument in the process of participatory development and women empowerment. In addition, remarkable studies have been done by Ali-Akpajiak & Pyke (2000 [19]), Krishna (2003 [20]), Panda (2005 [21]), Jerinabi (2006 [22]) and Chen, Jhabvala, Kanbur and Richard (2007 [23]) regarding role of SHGs in development of poor. Sinha (2005 [24]) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women (Goetz and Sen Gupta, 1996 [25]). Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995 [26]), and the attention and the resources of donors from alternative, and possibly more effective means of alleviating poverty (Rogaly, 1996 [27]). In some cases women's increased autonomy has been temporary. It only benefits women who are already better off. But in most cases the poorest women are least able to benefit because of their low initial resources base, lack of skill and market contact.

V. Significance of the Study

Quality assessment of SHGs is still now a challenging issue and the area under study bears the same imprint. The state ranks very poor as per HDI, 2008 in the state of country and the SHG movement in the state is also not remarkable at par with other states of the country which are relevant matter of study. However, introduction of SHGs for improving well being of rural and urban poor have recently got impetus for poverty-stricken families of the district. This innovative idea has benefited poorer section of the society significantly and the women folk for their empowerment. SHGs are now emerging as the predominant model for poverty eradication, women empowerment and development agencies (Panda, 2005 [28]). The application of the strategy through UN's MDGs (Millennium Development Goal) has made provision of financial support to the poor or low income people by realizing the fact that instead of targeting individual development, it would be more useful to apply this idea in case of group development and interesting the result found in most cases is as very positive. In India, the Self-Help groups (SHGs) constitute a widely accepted development strategy for poverty reduction as they are perceived as powerful vehicles for the promotion of microcredit and microfinance especially for women (Chen et. al, 2007 [29]). But, a

few studies have so far made on the concept of Self help group as empowerment model. Therefore the present study is forwarded in this direction to access the role of SHG in empowering women and get some clues whether SHG is an empowerment model or not.

VI. Research Design and Methodology

The research design and methodology devised in this paper is being presented which has been designed keeping in mind the focused objectives and with the aim of acquiring accurate and authentic data. The methodology of research for preparation of this paper may be categorized into two parts viz. methodology applied for descriptive analysis about SHGs and methodology applied for its impact assessment in case of poverty eradication. The first one is the theoretical part whereas the second is of practical part. Hence, three further segments of study have been done for convenience. The study was restricted to only three districts of Assam (Barak Valley) out of twenty three districts of Assam under both judgment and convenience sampling methods viz. Cachar, Karimganj and Hailakandi. Three development blocks from each district were selected under first level of random sampling. Again, from each development block four revenue villages were selected under second level of random sampling mostly those revenue villages which are featured with high proliferation of SHGs. Data has been collected from primary sources. Only SHGs under SGSY which are enlisted with Directorate of SHGs under SGSY, for the year 2008-09 & completed one years of existence are covered in the study and primary data are collected during the first half of 2011. Initially, 75 (75 SHGs from each district covering both male and women) SHGs are randomly selected from selected revenue villages out of which researchers could collect 150 (50 SHGs from each district) useful filled questionnaires from the selected districts, due to time shortage, apathy of group members, defunct SHGs and distance constraints.

A set of questionnaires are being prepared for assessing the impact of SHGs on group members of the study area. These questionnaires are framed suitably by studying the existing literature of women empowerment.

VII. Socio-economic Profile of SHG Members

The respondents of the study mainly belong to the age group of 30-40 yrs as 60.5% of the respondents belong to that group. The respondents in the study cover all sections of society wherein representation of Hindu (64%), Muslims (35%) and Christian (1%) are ensured. Moreover, out of 150 respondents 55 belong to general caste, 49 belong to SC community, 14 belong to ST and 32 belong to OBC and MOBC. Further, 67% of the respondents have completed I-V standard category of education level. Moreover, majority of the respondents are married and they live in nuclear family. The duration of membership of the respondents varies from 3 years to 8 years. However, 47% of the respondents are members for a period of 4 years, 32% for a period of 5 yrs and respondents belonging to 2 yrs and 3 yrs category are insignificant.

VIII. Impact of SHG on Women Empowerment: Ground Realities

A. Influence of Membership of SHGs and Gender Inequality

Gender inequality has been an endemic problem in our patriarchal family system. There is a severe bias against the female members of the family since their childhood. It is reflected in all respects of the family and social relationship. The family lineage and living

arrangements are centered on men and inheritance and succession practices tend to neglect women. Boys are favoured over girls for access to nutrition, childcare and education. From the early age a girl is socialized to give priority to the needs of the male members in the family. Women constitute nearly half the total population. Yet the socio-economic and health indicators of women in India lag far behind men. Illiteracy, low work participation, and poor exposure to mass media are the common causes for low status of women and their less autonomy. Low status of women and their dependence on men make them vulnerable to many social evils.

Table 2: Influence of Membership of SHGs and Gender Inequality (N=150)

District	Number of SHG members/gender inequality factors					
	I	II	III	IV	V	Total
Cachar	42	47	49	45	25	50
Percentage	84	94	98	90	50	100
Karimganj	41	42	40	39	24	50
Percentage	82	84	80	78	48	100
Hailakandi	48	46	49	44	22	50
Percentage	96	92	98	88	44	100
Total	131	135	138	128	71	150
Percentage	87	90	92	85	47	100

I- Economic independence, II- Knowledge about gender equality, III- Through education of family members about gender equality, IV- Providing equal opportunity to women, V- Others (Social, political independence).

Source: Primary Data

The responses of the SHG members covered by the study revealed some significant aspects about the gender inequality (Table 2). Majority (92%) of the respondents opined that attaining education helped them to face gender inequality, 90% of the respondents believed that women were helped by getting proper knowledge while 87% of the respondents achieved economic independence after getting membership of SHGs.

B. Membership of SHGs and Improvement of Women Position in the Patriarchal Family System

Membership of SHGs helped the respondents in improving their position in the patriarchal family system in many ways (Table 3). Most of the respondents (84%) improved their position through communication with all about equal role for men and women, whereas, 83% and 81% realized it through courage and self confidence, courage and self- confidence and through knowledge of legal provisions respectively. Only 67% improved their position through awareness about the importance of gender equality.

Table 3: Influence of Membership of SHGs on Improvement of Position of Women in the Patriarchal Family System (N=150)

District	Number of members/factors improving their position in the patriarchal family system				
	I	II	III	IV	Total
Cachar	41	39	38	33	50
Percentage	82	78	76	66	100

Karimganj	40	47	48	39	50
Percentage	80	94	96	78	100
Hailakandi	41	40	39	29	50
Percentage	82	80	78	58	100
Total	122	126	125	101	150
Percentage	81	84	83	67	100

I- Through knowledge of legal provisions, II- Through communication with all about equal role for men and women, III- Through courage and self confidence, IV- Through awareness about the importance of gender equality. Source: Primary Data

Source: Primary Data

C. Involvement of SHG Member in Decision Making in the Family

Membership of Self Help Groups is expected to enable the members to develop the ability to take proper decisions in family matters, management skills and the leadership qualities. Participation in group activities is helpful in developing the sense of responsibility and the insight into entrepreneurship. The responses of the members (75.33%) revealed that the membership enabled them to take important decisions in their families. However, good portions (24.67%) were still deprived of it (Table 4).

Table 4: Effect of SHG Membership on the Involvement of Women in Decision Making in the Family. (N=150)

District	Number of women involved in decision making		
	Yes	No	Total
Cachar	42	8	50
Percentage	84	16	100
Karimganj	39	11	50
Percentage	78	22	100
Hailakandi	32	18	50
Percentage	64	36	100
Total	113	37	150
Percentage	75.33	24.67	100

Source: Primary Data

D. SHG Members and Development of Leadership Qualities

Members of the self help groups could develop leadership qualities in them through sense of devotion to work, duty consciousness, sense of responsibility, organizing ability, self confidence etc. These qualities were developed through the members' involvement in the various activities of the SHGs (Table 5).

The membership of SHGs helped the women to develop leadership qualities in them. Out of the total respondents, 90% women were of the view that Sense of devotion to work was the main factor in developing leadership quality whereas, 85.3% declared Organizing ability as the main factor for it. However, 89.3% declared duty consciousness was the main factor in developing leadership

quality. About equal number of respondents (88%) credited sense of responsibility and self confidence responsible for development of leadership in them.

Table 5: Role of SHG Membership in Developing Leadership Qualities (N=150)

District	Number of SHG members/factors affecting leadership qualities					Total
	I	II	III	IV	V	
Cachar	46	48	45	41	43	50
Percentage	92	96	90	82	86	100
Karimganj	42	43	41	45	44	50
Percentage	84	86	82	90	88	100
Hailakandi	47	43	47	42	45	50
Percentage	94	86	94	84	90	100
Total	135	134	133	128	132	150
Percentage	90	89.3	88.7	85.3	88	100

I-Sense of devotion to work, II-Duty consciousnesses, III-Sense of responsibility, IV- Organizing ability, V-Self confidence.

Source: Primary Data

E. Overall Impact

Thirty variables covering the impact of micro finance through SHG on psychological, economic and managerial aspects of women members of SHGs were identified. These variables are identified and selected from the survey of literature. The measurement was on Likert scale and scores were assigned for each statement. A high score of 5 was given to strongly agreed responses and low score of 1 was given to strongly disagreed statements. Analysis of the impact on SHG members on the power element, Autonomy and Self-reliance, entitlement, Participation, Building of awareness and capacity' and Indicators of leadership traits i.e. empowerment variables are presented in the following Table 6.

Table 6: Impact on SHG Members

Sl. No.	Empowerment Variables	Mean	Std. Dev.	Rank
I	Indicators of 'power' element	4.02		2
1	Ability to take decision at the household level	4.22	0.561	
2	Ability to control resources	3.42	0.661	
3	Ability to control sources of power	4.14	0.588	
4	Ability to challenge societal power relation	4.32	0.735	
II	Indicators of 'Autonomy and Self-reliance'	3.86		6

5	Freedom of action	3.78	0.736	
6	Possession of critical elements to effectively and efficiently undertake desired activity	4.07	1.089	
7	Level of sense of self	3.68	0.745	
8	Absence of unsolicited influence in decision-making	3.89	0.521	
III	Indicators of 'Entitlement'	3.96		4
9	Rights to equitable share of resources i.e. 'Exchange entitlement'	4.25	0.761	
10	Rights to equitable share of inherited property i.e. 'Inheritance and Transfer entitlement'	4.21	0.909	
11	Rights to equitable access to resources	3.43	0.922	
IV	Indicators of 'Participation'	4.22		1
12	Level of influencing decision	4.29	0.794	
13	Level of providing material, labour, finance and management input to the project or programme	4.05	0.959	
14	Level of acceptance of responsibilities/ consequences of decision	4.32	0.735	
V	Indicators of 'Building of awareness and capacity'	4.01		3
15	Ability to manage productive resources	4.07	1.089	
16	Ability to create alternative employment at local level	3.68	0.745	

17	Ability to develop alternative economic structures locally	4.48	0.647	
18	Ability to interact effectively in public sphere	3.39	0.541	
19	Ability to participate in non-family group	3.89	0.521	
20	Action to bring gender equality	4.25	0.761	
21	Legal and political awareness	3.68	0.745	
22	Ability to organize struggle	4.17	0.836	
23	Ability to fight injustice	4.52	0.965	
24	Ability to transform institutions (family, education, religion)	4.26	0.629	
25	Ability to transform structures (legal, political, economic and social)	3.78	0.736	
VI	Indicators of leadership traits	3.91		5
26	Sense of devotion to work	4.25	0.761	
27	Duty consciousnesses	3.68	0.745	
28	Sense of responsibility	3.39	0.541	
29	Organizing ability	3.89	0.521	
30	Self confidence.	4.32	0.735	

Source: Primary Data

It is observed from the Table 6, that impact on Participation ranks first followed by Indicators of 'power' element and then 'building of awareness and capacity'. Indicators of 'Entitlement' ranks fourth while Indicators of leadership traits ranks the fifth and Indicators of 'Autonomy and Self-reliance' is the sixth. However, impacts on the different variables are self explanatory from their individual mean and standard deviation.

IX. Recommendations

Considering the findings of the study and also if the quality of the SHGs is taken into care, the role of SHGs towards empowerment will undoubtedly improved. The following suggestions are prescribed in this connection.

1. Literacy and numeric training is needed for the poor women to benefit from the micro-credit schemes.
2. Training in legal literacy, rights and gender awareness are important complements to micro-credit for the empowerment of women. The members should be given necessary training and guidance for the successful operation of the group.
3. The members of the SHG should be more active, enthusiastic and dynamic to mobilise their savings by group actions. In

- this process NGOs should act as a facilitator and motivator.
4. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
 5. The bank should advance adequate credit to the SHG according to their needs.
 6. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks.
 7. The procedure of the banks in sanctioning credit to SHG should be simple and quick.
 8. There is a need for conciseness about the well established and well recognized quality assessment tools without biasness.
 9. Access to bank credit should be increased by taking various simple operational decisions and steps like standardising the set of documents to be furnished by an SHG for opening its bank account or for accessing credit.
 10. Multiple agencies in the State are implementing SHG programmes with different objectives and approaches; this garbles the message that reaches the ground. This goes against the holistic support and collaboration requirements of SHGs and SHG programmes.
 11. Marketing facilities for the sale of products of SHG may be created.
 12. Periodical exhibitions at block-level may be organised where the products of SHG can be displayed.
 13. Meetings and Seminars may be organised where the members will get a chance to exchange their views and be able to develop their group strength by interactions.
 14. Govt. and other institutions need to implement their development projects through SHG so that the members of the SHG get ample scope for getting empowered in both social and psychological sphere.
 15. Steps needs to be ensured that the promoter and donor must come forwarded to provide skill development and training to the members. Constant monitoring and collection of feedback from member SHGs is quite necessary.
 16. Federation and Joint Liability Groups of SHG functioning needs to promote.
 17. Active intervention by district administration, professional bodies and voluntary organisations is precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.

X. Conclusion

Growth and development in countries simply cannot be done while ignoring women, who are the major actors. Recognizing the role of SHGs in empowering rural women, key development organizations have engaged in a process of mainstreaming gender into rural development. This study suggests that using empowerment policy developers should address gender issues as the role of women is important for policies aimed at (1) supporting of women's movement and (2) with respect the education rising awareness of women and men in gender issues. Women are very interested in education and improving their personal skills and competencies and this offers scope for policy developers to devise new education programs to help women improve the level of off-farm and business technical and economical skills they need. As the women groups operate at their own pace and take up new activities at their own demand, it prevents them rapidly coming to get benefits. To accelerate the empowerment process important for policy developers because they may to plan

advanced business programs and training courses for SHGs or their leaders. Establishing and training multidisciplinary teams of district-level extension and line-level agency staff can improve support to producers, particularly if they are organized into effective groups.

The Self Help Group (SHG)-Bank Linkage Programme, in the past eighteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. The performance of some of the SHGs was average. These SHGs should serve as model groups to other SHG's which are low on performance and should interact with these SHGs to share their constraints. Incidents like delays in repayment, lending to outsiders, growing indebtedness and lack of vision can lead to bigger problems in future. Thus, with a timely analysis of the problem and action can be taken to monitor these kinds of irregularities.

It is also observed from the survey of literature that the micro finance programme through SHG linkage is concerned with empowerment of group members those who joined the programme in particular and the community itself. It is observed from the study that impact on decision making pattern i.e. participation ranks first followed by power element i.e. economic empowerment. Building of awareness and capacity ranks the third while the Indicators of 'Entitlement' ranks fourth and so on. Therefore it is obvious that SHG have a positive impact on women members particularly in empowering them. In fine Self Help Groups is undoubtedly considered as an empowerment model.

XI. Policy Implications

In this twenty-first century, we must take along an active people-centred and growth-oriented poverty alleviation strategy—a strategy which seems to incorporate women's aspirations, dynamism and involvement. It is envisaged that self-help groups will play a vital role in such strategy. But there is a need for structural orientation of the groups to suit the requirements of new business.

Micro credit movement has to be viewed from a long-term perspective under SHG framework, which underlines the need for a deliberate policy implication in favour of assurance in terms of technology back-up, product market and human resource development. Hence, there is a need for the development of an innovative and diversified micro-finance sector, which will make a real contribution to women empowerment.

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