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Hegemony of Women: A Myth or Pragmatic Reality

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Abstract - Analysis of the status of women in self help group depends on an understanding of gender relations in a specific context. Examining gender relations as power relations makes clear that these are sustained by the institutions within which gender relations occur. For women in rural area, absence of power results in the lack of access to and control over resources, coercive gender division of labour, devaluation of their work, and a lack of control over their own labour and mobility. Here the study tries to show the real position of women working in Self Help Groups in surrounding places of Raniganj coal field. An attempt has been made to see the access and control over private assets and resources, access to public resources, control over their labour and income, control over their bodies control over physical mobility. The entry of women into political spaces has the potential to reorder gender power relations in the public arena. Women's access to knowledge, information and skills have to be made central not just to promote their 'participation in development, but so that they become tools to challenge subordination. Moreover, sustainable changes require women's entry not only to formal economic spaces but also community-level spaces, which means eliminating obstacles that impede their effective participation. In order to make the rural women more effective in decision making process unnecessary interference in their matter need to be minimized. Empowerment of women, requiring conditions that enable women to exercise their autonomy; it also envisages a process of self-empowerment, in which women begin to re-examine their lives critically and collectively. While the former involves the facilitation of women's access to and control over resources, the latter emphasizes women's agency in seeking greater access and control. There is a need to support of capacity building initiatives by highlighting women entrepreneurs' successes and profiling role models. All SHG's require facilitating linkages between government departments as purchasers and women entrepreneurs.

Keywords : *hegemony entrepreneurship, empowerment, self-help group, micro finance, decision making, poverty alleviation, entrepreneurship.*

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Hegemony of Women: A Myth or Pragmatic Reality

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I. Introduction

Women being half the world populations contribute enormously in economic development of any nation, yet unequal access to control on resources by men and women are serious hampering the process of gender equalization in nearly every part of the country.The situation in rural areas is worst where women, in large numbers, participate in economic activities in informal and unorganized sector. Present paper is an attempt to reveal the actual situation of women as entrepreneurs in the form of self-help group in surrounding villages of Raniganj where the coalmines are domain industries. Most of the areas find it extremely difficult to inculcate entrepreneurial qualities and skills among women to develop them as entrepreneurs. Socio-cultural values and attitudes are some of the factors attached with women entrepreneurs that create hindrances in promoting entrepreneurial inclinations among them. In many places, women are dependent upon others for these basic human requirements. By actively promoting economic empowerment of women, governments not only support economic growth, but intellectual and social progress. Economic empowerment of women changes the balance of power because it allows half the world's population to contemplate higher goals than basic survival. In most SGHs there is little attempt to link micro-finance with wider social and political activity. This paper puts forward how self-help groups have received extensive recognition as a strategy for economic empowerment of women.

In Raniganj surroundings we have several categories of Women entrepreneurs. Like women in organized & unorganized sector, women in traditional & modern industries, women in suburban & rural areas, women in large scale and small scale industries, single women and joint venture. But for present context only the SGHs leaders are taken as entrepreneurs.

The Government of India had formally influenced by the Platform of Action adopted by the Fourth World Conference on Women at Beijing in 1995, identified the eradication of the persistent and increasing burden of poverty on women emphasizing the importance of strengthening women's access to credit and capital on appropriate terms equal to those of men requiring special attention and action by the international community, governments and civil society. To alleviate poverty the major efforts taken in India was to launch Swarnajayanthi Gram Swarojgar Yojana (SGSY) by the socio-economic development of rural people, especially, of women, those who are deprived from the benefit of the mainstream of society. Swarna Jayanthi Gram Swarozgar Yojana Scheme (SGSY), the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development program (IRDP) and Training of Rural Youth for Self Employment

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(TRYSEM) etc. was launched in April 1999, emphasizing the development of the rural people who belonged to below poverty line. Main goal of this programme was to make group oriented entrepreneurial income generating activities through the formation of Self Help Groups (SHG). It is a holistic credit-cum-subsidy program, covering all aspects of self-employment to alleviate poverty.

India has won global recognition for innovation of the idea of micro-credit under SGSY. SGSY is being implemented through the District Rural Development Agencies (DRDAs) with active involvement of Panchayeti Raj Institution, banks and NGOs. It is financed on 75:25 cost sharing basis between the centre and states. Since the inception of the programme 22.52 lakh, SHGs have been formed covering 66.97 lakh Swarojgaris. During 2006-2007 the Central allocation for the scheme was 1200 crore which was an increased amount of Rs. 200 crore of the budget years, 2005-2006. Emphasis has been laid on different components such as capacity building of the poor, training on skill development; credit disbursing, marketing and infrastructure. The subsidy allowed under SGSY is 30% of the total project cost, subject to the ceiling of Rs. 7500. For SHGs subsidy would be 50% of the project cost subject to a ceiling of Rs. 1.25 lakh per capita subsidy Rs. 10,000, whichever is less. The SGSY has a special focus on the vulnerable groups among the rural poor. Women account for at least 40% swarojgaris. The SGSY seeks to promote multiple credits rather than a onetime credit injection. (Source: Ministry of Information and Broadcasting, Govt. of India, 2008).

Poverty is multi-dimensional. It is a violation of human rights to education, health and nutrition, adequate housing, a safe and healthy living environment, social security, employment and development. So, it covers all ranges of socio-economic aspects. Poverty hits hardest mainly at the female as half of humankind. In the world, 70% women are belonging to extensive poverty (Source: Human Development Report for Asia and International Labour Organisation, 2000). Woman living at rural areas of a developing country are poor, more vulnerable, having no land, less educated, in non-availability of gainful employment, in poorer knowledge, and in poorer health and nutrition. Discrimination in education is the beginner of the vicious spiral of poverty. Due to less education they don't get any employment opportunity, which accelerates poverty in cash economy. To overcome poverty, making credit available to low-income women is one of the most effective ways of raising their standard of living and increasing their opportunities for advancement. But with little income or collateral, these poor people are seldom able to obtain loans from banks and other formal financial institutions. Easy access to credit by women has been a major constraint. Micro credit through SHG gives them a platform to climb out of poverty. It is a solution to help them by extending their horizon and offers them social recognition and empowerment which is essential for the well being of their families, and in turn, their communities. Also, women across cultures and take primary responsibility for nourishing children; they are the children's first and most important teachers. Knowledge given to women is likely to pass on to future generations, multiplying opportunities for their children and grandchildren.

Underlying philosophy of providing Credit under SGSY through the self help group approach is to help the poor women in these ways: -

- Providing easy access to credit without any collateral security,
- providing independent sources of income at homely atmosphere through engagement in micro entrepreneurial activities utilizing the credit,
- providing substitute of informal credit,
- assisting them to meet emergency needs and demands,
- encouraging to take risk of loan and other socio-economic activities by the group support,
- reducing economic dependency of the women and thus enhance autonomy,
- by the exposure to new sets of ideas, values and social supports through market linkages, trainings, seminars and meetings,
- making these women more assertive of their rights by increasing their knowledge and awareness level,
- providing control over material resources - should raise women's prestige and status in the eyes of community and thereby promote participation in decision making in every sphere of survival,
- encouraging them to take leading role in political and other community activities,
- empowering them economically, politically and socially in order to alleviate poverty.

The credit is only accessible for rural women through the formation of Self Help Group under the programme of SGSY. Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual co-operation. The SHG promotes small savings among its members. The savings are kept in a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed more than twenty. The uniqueness of these groups lies in the fact that to a large extent they are self-supporting, self-governing organizations free from bureaucratization and politicization.

Credit through formation and promotion of SHG under SGSY is an effective intervention strategy for poverty alleviation at healthy, choosy and homely environment which is easily accessible to the rural poor

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women, reduces transaction cost and where repayment are designed to fit cash flow for the borrowers.

II. Objectives

This study was persuaded with the following objectives:

1. To understand development of necessary skills on gender dimension of the enterprise.
2. To understand the process of mainstreaming gender in SHGs across all levels and tools and techniques they could employ and practice.
3. To focus on Participatory training techniques to provide inputs on training needs assessment, modules, experience sharing, exchange of model and best practices.
4. To know the problems and constraints of women entrepreneurs in a self help group.

III. Method of Study

This research paper is mainly based on primary data, which has been collected from 5 main samples (head of each group) on the basis of interview schedule from 5 different villages namely Bansra, Ikra, Topsi, Searsole and Bijpur in Burdwan District of West Bengal, India during 2013. Every member of the groups are taken as samples. Purposive sampling has been used to choose the samples. However secondary sources are also used for data collection.

a) Constrains of Women Entrepreneurs in Shgs in These Villages

- Dual role to play at workplace & at home place.
- Subordinate to men.
- Just that her being women.
- Non-awareness of facilities provided by government.
- Competition with large-scale units.
- Problems related to marketing.
- Exploitative conditions – middlemen eating away the profit.

b) Following Factors Identified in Different Villages of Women to Take-Up Employments

From the field situation it is realized that major reasons to take-up jobs by the women are sudden fall in family income, permanent inadequacy in income of the family, their desire to evaluate their talent, to utilize their free time or education, need and perception of their Liberation and Equity etc, to gain recognition, importance and social status and lastly to get economic independence.

In the surrounding villages of Raniganj coalfield many self-help groups have formed. They are engaged in several productive jobs. Here five groups are taken for data collection from five villages.

c) Nature of Job Performed by the Members of Five Different Shgs

- Fishnet weaving and fishing.
- Wood craft
- Bamboo craft
- Mat making
- Sewing (Cloth stitching) and embroidery.

In the eighties, the emphasis shifted to enabling women to become active agents of their empowerment. The vision of development broadened to include physical, moral, intellectual and cultural growth of every individual. This necessitated, as well as, established the vital link between the development of society and the advancement of women. These are two inseparable sides of a coin. However instead of homogeneity, there are multiplicity of strategies for change, which are specific to the needs of women, belonging to different sections of a given society, region or nation. Basic to this concept is the creation of individual as well as collective self-reliance. It is felt mere economic empowerment would be insufficient, unless accompanied by the social power of agency over the spending of that money and over other facets of one's life. The self-help groups are fruitful in this regard. The capacity to earn one's livelihood and the resultant self-confidence was necessarily the first step in the ladder to empowerment. The grassroots movements initiated by women in India in the latter half of the 20th century were economic, social, political or cultural in their content, depending on the section of society to which the women belonged and their specific needs. In true sense in early time of independence the women in this area used to perform their routine indoor jobs but now they have started working for their upliftment however biased they are. By forming SHGs many poor women are getting economical support. Few of them contribute a major part of their family expenses, as their husbands don't work regularly. This paper puts forward how micro finance has received extensive recognition as a strategy for economic empowerment of women. This paper also seeks to examine the impact of Micro finance with respect to poverty alleviation and socioeconomic empowerment of rural women in general and surrounding villages of Raniganj coalfield in specific. An effort is also made to suggest the ways to increase women empowerment through entrepreneurship. Empowerment is a multi-dimensional social process that helps people to gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological, psychological, economic, spheres and at various levels, such as individual, group and community and challenges our assumptions about status quo, asymmetrical power relationship and social dynamics. Hegemony of woman as an entrepreneur puts the spotlight on decision-making and freedom of

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potential thinking, which are essential elements to sustainable development of entrepreneurship in self-help groups.

The self-help groups in this area are not very much familiar with the people. Due to alternative sources of income the existence of self-help group is very rare in these areas. All five groups taken as sample are consisting of 10 to 12 members including their leader. Women entrepreneurs who are working with self help groups have taken positive steps however small it is towards women empowerment. The general awareness level is not standard among the women entrepreneurs and need adequate training for their development of skills to get better output. From the study it is clear that the women from all five villages belong to destitute class and economically lagging from the mainstream of society. They are compelled by their familial situation for giving financial support to their family. On the other hand government's attitude is not remarkable and not much attentive for women empowerment. In these groups one head women use to exercise the power over other and theses leaders enjoy comparatively better privilege than others. The major decisions are being taken by the male from behind the curtain. Chief Lady of every group collects very small amount from each member to keep the money in bank and take loan according to their requirement out of their savings. Banks use to provide inadequate loan to open a trade to these groups. The character of work belonged to the traditional model of woman's work. This was a double-edged sword since it reinforced the traditional role of women working from their home, with kitchen as the center of operations. Public acceptance of social groups products is lower than branded produce flooding in the market. In the opinion of leaders of SHGs many-branded produce not qualitatively superior, some are duplicated. Social group members feel that they maintain reasonable prices. They think of poor consumer and keep very low margins. Despite their sincerity there is low acceptance in local market and people not enthusiastic while purchasing SHGs produce.

During fieldwork it is observed that women are interfered in all deferent cases by their male surroundings. Even it was felt that leaders of these self-help groups were not sufficiently free to express their spontaneous opinions during interrogation. Another remarkable aspect is found that all women leaders belong to comparatively higher strata of the society than other members of the group. Education level is not up to the mark among the women entrepreneurs. It is common belief among the women entrepreneurs in this region that if they hold such type of position (Leader in SHG) it would benefit them in holding a social status. Women leaders confessed during interrogation that they are much closer to the Panchayet management. These groups are to some extant politically biased. From prima facie it seems that they formed these groups to get political mileage rather to get economical support. The empowerment of women may be multidimensional but fruit of development is getting very few of them. Especially the decision making process is largely controlled by male domains. In this regard the primary need is a spontaneous grassroots movement by women that, however small in its origin, is capable of self-sustaining and self-propelling growth. Moreover, it was important that these women belong to the disadvantaged section of the society, so that the driving force comes not from above, but from below.

Based on participatory principles to build up incremental knowledge of SHGs and enable women entrepreneurs to develop their strategies for change (Chen, 1996). Economic empowerment of women entrepreneurs are however defined in more than individualist terms to include issues such as property rights, changes intra-household relations and transformation of the macro-economic context as it is observed during fieldwork. Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In these villages, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the "un reached poor". Based on the philosophy of peer pressure and group savings as collateral substitute, the SHGs have been successful not only in meeting peculiar needs of the rural poor women, but also in strengthening collective self-help capacities of the poor women at the local level, leading to their empowerment. Although in some contexts women entrepreneurs may be seeking to increase their influence within joint decision-making processes rather than independent control over income (Kabeer 1998), neither of these outcomes can be assumed. Women's perceptions of value and self-worth are not necessarily translated into actual well-being benefits or change in gender relations in the household (Sen 1990, Kandiyoti 1999). But in true sense the hegemony of women entrepreneurs of these SHGs doesn't actually exist.

With proper guidance, encouragement and financial support, the self-help groups can improve their situation in this region. If some training facility is provided for skill-based livelihoods related to wooden carpentry work, bamboo handicraft work, food processing, and paper work then that could help them to upgrade their skills and produce quality items. Cottage industries and handicrafts need encouragement at all levels. As they said that no formal training has been given yet to upgrade their skills. Government has to focus its attention adequately to improve the situation of rural women in this industrial belt. In fact Government is giving its attention to the industrial development of Raniganj and its surroundings but theses micro level SGHs are neglected in rural

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sector. Theoretical framework for the promotion of SHGs is adequately given but implementation doesn't seem to be successful in these areas. But through Micro-finance if such type of self-help groups is formed the rural industry can create a boom in economic development of women as well as the villages. Training should be provided to increase the quality of items produced such as incense sticks and also for attractive packaging. Regular training centers for SHGs are required to be built at the Block level.

The study shows that there are a huge variety of handiwork-related activities in different locations, which act as major sources of livelihoods for the poor and the disadvantaged households. Such types of handi-work relate to non-farm activities, off –farm activities and on-farm activities including agro-processing activities etc. With fall in agricultural returns/productivity and high risk the role played by handiwork as sources of gainful employment for the poor women and the disadvantaged is crucial and holds great promise as pathway out of poverty. Hence work shed –plus initiative is being recommended. SHGs should be linked up with other development programmes. There should be discussion amongst local people for starting more self-help groups and the cooperative should be made active. The SHG members suggested that the advertisement is urgently needed for convincing the authenticity of the produce. Advertisement is an expensive affair and there are no funds meant for this activity. If the government supports advertisement by wall writing/painting, television, radio, it will enhance the market. The emphasis obviously is on earning one's bread through daily work, all through one's life. Rather a hard decision, but given the circumstances of its origin, it reflects the philosophy as well as the hard-core reality of life of its members.

d) Process of accessing credit through group formation and promotion

Women from homogeneous class form the group in an integrative and cohesive manner. At first stage, they give the name of the group and elect one president, one secretary, and one treasurer from group members. All these groups in this block have been formed around 10 members. All are formed and promoted by local Gram Panchayet initiation. These SHGs are formed by the deposited amount of each member of Rs. 30 per month and loan is given from the group at 2% rate of interest. After 6 months group opens an account in the bank in the name of self and then time-to-time credit process through bank is going by maintenance of banking rules and regulations and by proper evaluation of group members' entrepreneurial economic performances. There is a bank linkage programme established to SHGs on commercial basis. These SHG members opened their accounts at different commercial banks. Members of SHGs are getting loans under the security of SHG. Each SHG get loan of Rs.25, 000 as first dose. But, the striking is that uniformity is not maintained by the bank to lend the amount of credit at the 2nd dose and the gap between the two doses. It is observed that the amount of credit varies from minimum Rs.60,000 to maximum Rs.1,00,000 as 2nd dose loan and the gap between the two installments of lending the credit is becoming one, two, three or four years. In recovery of loan, they get subsidy from District Rural Development Cell (DRDC) from minimum Rs. 5000 to maximum Rs. 15,000 according to the basis of their amount of loan and overall performances. Regarding their loan repayment status, results are appreciative by their regular interest payment. For successful promotion of the groups different training programmes are organized from Block Development Office (BDO), District Rural Development Cell (DRDC), NGOs and different welfare organizations. These groups get the opportunity to exhibit and advertise their products through different seminars, fairs. BDO and DRDC visit and evaluate the groups' performances periodically in order to help and encourage the successful performances of group members.

e) Building of Economic Enterprise

Women in economic entrepreneurial efforts utilizing the credit are vital factors in developing their indigenous inherent productive capacity. They are involved at production of domestic goods like animal husbandry, making spices, paper bags, cloths and garments, agriculture, small business of vegetables, grocery, fast food etc. They have started their efforts at their homely atmosphere linking with easy to handle low cost appropriate technology application, utilizing of low cost natural resources and raw materials available in their local environment with an assured linkages to obtain a justifiable price for their products. Besides it is advantageous for them that they get help and support in production from other family members without wages which decrease their production cost.

f) Getting Additional Employment

In rural areas women don't get opportunity to educate them properly due to early marriage, social constraints, willingness to prepare them for household services and overall poverty. So, they remain at far away from employment opportunities. But the credit through SHG formation and promotion provides the platform of social recognition. They now are participating at different village level awareness and welfare campaign like, literacy, polio awareness, other health awareness for pregnant mother and new born child, sanitary distribution, making cleanliness in feeding and other services at household etc., promoting by State, Central Govt. and other national and international voluntary agencies by some consolidated remuneration. The SHG approach offers to involve at earning activities like mid day meal cooking at schools, motivating women to form

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SHG and other awareness generating programmes initiated by panchayet and other voluntary agencies.

g) Self Dependency

Traditionally women were not any kind of asset owner. Their assets were mediated by parents, husband, children and other related members. They have to perform services for the nurturing, care and betterment of family members. So they have no material assets. But the credit facility gives them opportunity to make some property and assets in their own name and right to handling of all economic affairs related to credit oriented business activities. So, they now claim that these material assets are their own creation and always want to improve their own creations by earning activities. So they now self dependent due to their personal income in cash economy. They have not to be dependent on other family members to meet own needs and desires.

h) Removing from exploitation of Informal Sources of Credit

Women, lacking in social position and legal rights and traditionally earning less than men, are particularly vulnerable. A lack of collateral and an ability to borrow only small amounts at a time render women ineligible for loans from major national and private banks. In desperation to get out of poverty and to get little opportunity they turn to village "Mahajans" (unofficial money lenders), who offer loans at exorbitant interest rates. Even if they receive such loans, people with low levels of literacy, skills, and knowledge run a high risk of failing at their business and defaulting on their loans. They often lose the collateral they provided, which might be, for example, any utensils of precious metal, the jewelry etc. pushing them deeper into poverty. In this context, micro-credit has allowed women to overcome these obstacles and improve their lives.

i) Linkage with the Banking Institution

Traditionally women are far away from any banking transaction due to lack of any assets and awareness of themselves. As soon as the SHG is formed and a couple of group meetings are held, an SHG must open a Savings Bank account with the nearest Commercial or Regional Rural Bank or a Cooperative Bank. This is essential to keep the thrift and other sums of money of the SHG safely and also to improve the transparency levels of SHG's transactions. Opening of SB account, in fact, is the beginning of relationship between the bank and the SHG. Because the credit process with the group is only maintained through bank under SGSY. They make all transactions to the bank collectively in the name of the group. Later individual women have started to open an account in self name in the goal of saving money. This opportunity inculcates the saving habits and makes knowledge about monetary transaction among them.

j) Linkage With the Markets

Markets were mostly taboo area of women. They don't have any market experience individually. In any market linkages men were their passive partners, because it was recognized that women are kept aside from any public transaction due to age old identity of women as protective entity. But now their engagements in business activities make themselves of targeting their business more profitable, so they have to establish the link with the markets to gain knowledge about recent products and price. This linkage improves their bargaining power in transaction of price and exchanging of products. It also provides more exposure and mobility by communicating with persons of different nature, character and opinions, sharing their ideas, opinions, constraints and problems. This interaction in turn diminishes poverty of knowledge among women.

k) Participating at Different Village and Community Services

Women members in the group participate actively in different village and community services escaping from the private domain of the home. They directly have participated at literacy campaign, standing against violence faced by any women in the family, distribution of sanitary in the rural family and giving a lesson about the maintenance of health and hygiene, the companionship to provide health services of pregnant mother and new born child by govt. health centers, solving households' internal conflict and clash among members in family, forming Mahila Samiti for their open discussion on any matters, standing at Panchayet election, creating awareness among women in order to receive proper rights and privileges from the society, ifferent community and village level meetings etc.

l) Networking

The networking is vital in women poverty alleviation process as it provides the windows for facilitating access the data and information about the ongoing activities related to market, technology implementation and procurement of raw materials, service providers, price fixing and sustainability of all the other related activities enhancing their efforts in achieving profits in production. Hence networking within the group of women is very important in taking risk of developing women collective and individual enterprises and also provides the relief from mental agony, sorrow by common sharings. Also networking with outside the group members like panchayet members, bank officials, block and district officials make them knowledge about group's successful dynamics and the surrounding socio-economic reality.

A conclusion that emerges from this account is that micro finance by forming SGHs can contribute to solving the problems of inadequate income of women and rural services as an integral part of poverty

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m) Meeting of Day-To-Day Household Needs and Demands

Income is the major determinant of the standard of living of the people. Now women have started to earn money after joining the SHGs. Hence women members of the groups are independent to meet their personal expenditures, and they contribute their income at their household budgets. Many women members independently involve in the economic activities like production of domestic goods, which have the necessity to meet required household day to day needs and demands. So their economic involvement meets required enterprise needs and also household needs. Their contribution to the family budgets make prestigious to themselves and family.

n) Fulfillment of Emergency Needs

Earlier, women meet their urgent needs by lending the credit from informal sources with exorbitant rate of interest. But, now access to credit through SHG gives relief from exploitation of these sources and makes saving habits through banking transaction among women. This habit protects them from sudden emergent emergency crises. Besides, the group support in this stage by providing credit at reasonable rate of interest. They may overcome easily these crises by the successful promotion of the group which works as survivor of themselves.

o) Increasing Awareness Level

Women participating in this group through collective activities are aware of their rights and privileges. Their mobility and networking make them aware about their socio-economic reality. They now claim their rights and privileges accorded to the Indian constitution. Most women have received housing facility from the Govt. scheme of Indira Awas Yojana. They interact and communicate different officials of block level and district level for getting maximum opportunity of SGSY and their own entrepreneurial efforts, from where they may know different welfare schemes for themselves and they provide maximum effort to capture these benefits without any male support. Therefore, group collectivity makes them confident. Their exposures do them more aware, prompt and dynamic to get proper rights and privileges from patriarchal system of the society. Their community service relate with education, health care make them aware about their family health and nutrition. They follow the entire immunization schedule for health protection and take adequate birth control technique to hold small family.

p) Building Capacity to Take Leadership

Women at group level activity must take the leading role to get proper benefit of SGSY. Members in the group elect president, treasurer, and secretary on rotation basis for smooth functioning of the group. So these elected members gain the power to motivate, influence, and promote the group members in maintaining solidarity, cohesion and friendship among themselves. Besides, they have to contact with other officials to maintain group functioning, disbursement of adequate credit, recovery of loan and gaining maximum subsidy. This ability of networking and leadership make them more confident and fearless to take leading role in broad level activities, like developing infrastructure in the village, protesting against any injustice faced by women, solving family violence, and filling nomination at *Panchayat* (Local self Government) election etc.

q) Empowerment of Women

In engaging at credit oriented business enterprise, women have socially, economically and politically empowered. Women are now more confident, assertive and aware of their rights. The women in the SHGs are also respected by the others in the family, because their independent earnings are contributing to household income, expenditure and savings. Therefore after joining in the SHGs, the family wealth has been increased. They are recognized by their performances at the community also. They are socially empowered by greater mobility, networking with others at meeting, opportunity to learn new customs and habits, opportunity for self development and family welfare, inspiring to take up business, fight against conservative attitudes and taboos, confidence to hold leadership positions. Their economic empowerment includes knowledge about borrowing funds from the bank, ability to go progressive borrowing, increased income, and sense of economic independence. They are also politically empowered to protest against injustice and capability to take leading role in community services etc. Their empowerment is expressed in their attitudes regarding education, health, nutrition, women in difficult circumstances, violence against women and rights to girl child etc.

r) Platform to Protest Against Violation of Human Rights

Women are now vociferous to gain their rights from the society. They now get the platform to protest against any type of violence faced by women. Their collectivity makes themselves more bold, prompt and active. They now protest against any type of discrimination, male superiority and domination faced by women traditionally.

IV. Conclusion

A conclusion that emerges from this account is that micro finance by forming SGHs can contribute to solving the problems of inadequate income of women and rural services as an integral part of poverty alleviation programmes. Very little attention has been given to empowerment questions or ways in which both empowerment and sustainability aims may be

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accommodated. Due to alternative sources of income the existence of self-help group is very rare in these areas. Women entrepreneurs who are working with self help groups have taken positive steps however small they are towards women empowerment. The general awareness level is not standard among the women entrepreneurs and need training for their development to get better output. In many SGHs and contexts it is only in a minority of cases that women can develop lucrative activities of their own through credit and savings alone. Lack of capital, lack of knowledge of the market, high interest rates etc are the main problems among the women workers. Access to credit has made a lasting impact on the lives of the women particularly on women in the rural areas. Their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure. It enables the poor women to save, improve their confidence and household security. Consumption credit leads to increased level of food security and enhanced access to health and education. Production credit enables the entrepreneurial women to undertake income generation activities. Credit oriented income, livelihood activities enable women to have access to income, enhanced decision making on health, education and consumption within the family. SHGs have also given women a greater role in household decision-making. This shows an improvement in their standard of living. The women have gained self-reliance. They got an opportunity to improve their hidden talents after joining the SHGs. They can speak freely in front of large groups of people. They got recognition in the family and society.

By controlling the resources they can gradually establish the real hegemony in the process of production.

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