Chapter: I

Introduction

After ten years of recognition of women’s right to vote in England, British novelist Verginia Woolf reminded the world that, ‘a woman must have money and a room of her own if she is to write to fiction’ (Woolf, 1929, p.4). She viewed that though women had enjoyed some kind of political rights that were the key agenda of first wave feminist movement, still there was something missing which had created a gap as well as discrimination between two sexes. Actually, the history of civilization is glorified with the works of a few maverick pioneers from women worldwide but the existence of the general women from ordinary walks of life would continue to languish (Downs, 2004). In Woolf’s view, it is because of the lack of space ‘of her own’. Basically, Woolf in her book “A Room of One’s Own”, had searched “what effect has poverty on fiction?”, “why was one sex so prosperous and the other poor?” and discovered that in true sense women had no right in economic field and for that reason, economic poverty forced them to live with socio-political poverty as well.

After passing almost half century of Woolf, the Danish economist Ester Boserup in 1970 (Boserup, 1989) showed that women’s contributions had counted only in household work and not in general welfare of society. Even, if they had any role in production, it was not visible. Boserup argued women’s involvement in agriculture was more significant than men when it was about of traditional technology. Nevertheless, with the advancement of technology for huge production due to the explosive population, women were excluded from it as they were lacking technical knowledge. As a result, women were turned to an unproductive resource, were pushed into poverty, and disempowered position in the household as well as in public sphere.

Thus, both the scholars strongly have supported that by excluding women from production or economic activities, poverty is being feminized. Now-a-days UNDP also reports that ‘70% of world’s poor are women’ (UNDP, 1995, p.4). Moreover, throughout the world, ‘poverty among rural men has
increased over the last 20 years by 30%, among women it has increased by 48%’ (Power, 1993, p.5). Actually, poverty is not such a phenomenon that affects women only, but women have faced the effects of poverty more intensively than men have. ‘[F]or men, poverty is often consequence of unemployment and a job is generally an effective remedy, while female poverty often exists even when woman works for full-time. Virtually all women are vulnerable – a divorce or widowhood is all it takes to throw to all middle-class women into poverty’ (Moghadam, 2005,p.7).

In the western countries “in 2008, 37.55 of all single female households with children under age of eighteen fell below the poverty line (compared to 11.5% of married households with children under eighteen) whereas only 15% of all single male households with children under eighteen fell below the poverty line” (Gimenez,2011, p.105). ‘...among households based on any criteria, female-headed households tend to be the poorest’ (Sen, 1991, p.1).

On the other hand, in eastern countries like India poverty is being feminized in a different way. Here women are deprived to enter into the production due to social barriers. As a result, women are losing their space, confidence, independency at the household and simultaneously at the public place and their needs are not being addressed in both of these two spheres. Generally, there are some needs that are important for both men and women, which are called as generic needs, for example, absence of food-cloth-roof over the head etc. At the same time some poverties affect to only women i.e. absence of toilet or gas or maintenance of hygiene at the time of pregnancy and so on and absence of these needs restrict their lives to live freely – this poverty is addressed as gender poverty. Most of the families are attentive to reduce the generic poverty rather than gender poverty. In a report of South Asia Poverty Alleviation Program 1996, it is evidenced that ‘77% of women from Male Headed Households (hence forth stated as MHHs) who participated in a program were able to access three meals round the year when compared to 66% in the case of Women Headed Households (henceforth stated as WHHs). However, only 9%of women from MHHs had access to gas when compared to 20% in the case of WHHs’ (Burra, 2005, p.331). Moreover, unfortunately it is also true that when the bulk share of income of a family is
spent to cover up the generic poverty, girls and women are again deprived to get the equal share of expense in comparison with boys or men. Women and girls of a family have lesser access to education, health, nutrition and rest than men or boys; women have to curtail their own consumption at the time of stress and sometimes go for selling their bodies; girls are curse for the family as at the time of marriage parents are forced to pay a lots of money in terms of dowry and that reason in to some extent girl children are brutally killed in mother’s womb. In a survey in South Asia, West Asia, North Africa and China (including India), Dreze and Sen have found a skewed sex ratio exhibiting the large number of male population and shortfall in female population. It proves ‘anti-female’ discrimination in health and nutrition. (Dreze & Sen, 1989). In education the gender disparity in enrollment for all categories of students have not improved because girls are needed for house hold and agriculture tasks or girl’s education perceived as incompatible with traditional beliefs and /or religious principles or absence of special needs in school for example toilet etc (Rajan,2010).

Thus, repeatedly it is found that, families do not bother about the special needs of the female members and women are being deprived from enjoying the life what she has to be. In this way, almost all the situations, i.e. the demographic trends and/or the cultural patterns and/or the discrimination within household and/or the neo liberal economy, turn poverty into ‘feminization of poverty’ and put women in a disempowered position. From the childhood, she is being cornered- burdened-unwanted in her family and is taught not to put any demand. Thus, women have been losing their determination and become apprehensive to ask, whether it is about their own health-nutrition-literacy or it is about their children’s needs of food-health or education.

No doubt, this poverty position of women in society eventually affects attitude of a woman towards politics. They feel nervous and do not find any reason to involve with politics. Data evidenced the facts like this: since the independence up to the first decade of 21st century (1952-2009) average representation of women have remained a mere 7.1% in the Parliament and in state assemblies it has never crossed 10%, except the Assembly of Delhi (Mathur,2010, p.3 & Annex: IV.4). In the matter of contestants, the average
ratio of female and male contestants during 1952 to 1998 is 3.65: 95.66 respectively (Election commission report p. 46) and party nominations filled in by the six national political parties like INC, BJP, CPI, CPI (M), NCP, BSP, altogether had only 110 women candidates (Election commission report, 2004 p.206). Not only that, although number of women voter has increased from 736 per 1000 men in 1990 to 841 in 2003 (Prakash, 2010, p 43.) nevertheless the qualitative participation of women of whatsoever nature – in decision making or representation or campaigning for election or funding a politically party or rallying or listening to political speech or any voluntary action (successful or unsuccessful) aimed at influencing policies at any level of government, still remains insignificant. Even women as voters in many places (especially in North India) of rural India as Ramchandra Guha has observed, register their names in the electoral rolls as A’s mother or B’s wife instead of their own name (Guha, 2007,).

Hence, eminent economist Ferdinand Lundberg has trenchantly observed anyone who does not have a considerable amount of income-producing-property, or does not receive an earned income sufficiently large to make sizeable regular savings or does not hold a well-paid securely tenured job, is poor both economically as well as politically (lack in participation, lack in political consciousness) (Gimenez, 2004, p. 182). Therefore, to put a dent on poverty and become empowered one, two points are important – substantial amount of income and regular savings. It is true that women in India have been linking with the market from very early age through selling homemade products or by-products (like cow dung) and save the money for emergency purpose as well as to fulfill their child’s needs. But, since, this production or earnings do not continue throughout the year, it is not counted as effective economic production in family income or in national income. Therefore, from a disempowered position to empower one in socio-economic-political sphere, ‘a woman should have money and a room of her own’.

On this background, in the year of 1997 when the World Micro-Credit Summit Campaign at Washington declared four core necessities of Micro Finance (hence forth stated as MF) for poverty alleviation where ‘Reaching and Empowering Women’ (Burra, 2005, p.34) was given the second priority, in India in 1999, Government adopted the policy of Swarnjayanti Gram
Swarozgar Yojana (hence forth stated as SGSY) in rural area and Swarnjayanti Shahari Rozgar Yojana (hence forth stated as SJSRY) in urban area for reducing poverty as well as empowering the BPL people especially women. Actually, the Summit had accepted that throughout the world, there was a huge demand of capital for self-employment, which could not be fulfilled by the traditional banking system and in this regard, India was not an exceptional one. India’s traditional banking system is so rigorous that low-income group people cannot reach to it and have to depend on the private moneylenders for capital and other monetary needs. As a result, they are forced to enter into a trap of debt. To overcome this problem as well as for poverty reduction, Government of India being influenced by the Nobel triumphant Md. Yunnus’s planning of ‘Gramin Bank’, had introduced this policy. Actually, before introducing this policy, Government of India had launched almost a dozen of policies to eradicate poverty and empowering the low-income group people. Nevertheless, none of those policies could lead to a successful result of achieving that goal as in those policies poverty alleviation was a short-term improvement of the capital endowment of the economically marginalized people. However, in SGSY policy, poverty alleviation is considered as a long-term elimination of the dependency of the low-income group people on social relations, and of vulnerability with respect to changes in their environment. Moreover, it does not only concentrate on those assets and resources that have bearing on the livelihood of the economically marginalized people, rather it focuses on knowledge and rights. Therefore, while in previous policy, execution of agricultural growth and better access to markets were used for poverty alleviation, the present one involves poor in the developmental efforts for poverty reduction (Jayasheela, 2009).

Not only that, the present scheme has thrown the light mainly on gender based poverty and initiate pro-women measures in reducing poverty especially for women. The policy makers has realized that women’s need to finance is more crucial than the men as they are vulnerable among the low-income group people and at the same time they are more responsible to repayment loans. Thus, women become the main beneficiaries in MF policy. Aim of the policy is that, women in rural India with the help of micro credit would be able to put a dent on poverty both in terms of generic and gender based needs. By using group funds, women have initiated to generate income
and able to satisfy the basic material needs of their family as well as of themselves. It leads women in changing the sharing of power with men and enhances the status of women from disempowered to empowered one.

Hence, Micro Enterprise (henceforth stated as ME) movement in the name of Self Help Groups under SGSY policy is conceptualized to reach to the problem of feminization of poverty and empowered women in rural areas, which eventually develop women’s participation in the structure and process of the government. Thus the SGSY is not only a simply poverty reduction policy at rural area, it is a policy towards sustainable development of a country and this research work has developed its rationality from this angle. As, sustainable development not only considers the economic leap of the society rather at the same time it counts other indexes of development in the context of socio-political activities of that society, this work tries to explore the position of that one major indicator of sustainable development – i.e. women’s participation in participatory democracy and how far this participation would be developed with the help of SHGs’ micro-entrepreneurship under SGSY scheme.

Actually, India is figured in the contemporary discourse on world politics for its democracy. In spite of its variant politicized social groups (ethnic-class-caste-religion), a continuous successful election after a definite period at different spatial scales, balance between the forces of centralization and decentralization and securing the interest of powerful with those of margins has been seriously included in the system. But, democracy follows on from development rather than preceding it, largely because it presumes the appearance of a large middleclass (Kohli, 2001). Adding with it, India’s recent rapid progress in economic development has broadened the inequalities and it has barely touched the lives of the different categories of rural economically marginalized people – those of low caste position, women or the illiterate (Giddens, 2010). Both of these two flaws create a new tension in India’s democratic system. Hence, that for getting the contours of development in democracy, qualitative participation in the established democratic institutions from all sections of the society is to be the best answer to this tension. From this perspective of participatory democracy, women’s participation in the
structure and process of government is an undoubted question of paramount significance.

On the other hand, the work has some sort of relation with the aim of the millennium goals of the UNO. The general assembly of UNO has received the objective that “to halve, by the year 2015, the proportion of the world’s people whose income is less than one dollar a day and the proportion of the people who suffer from hunger...”. At the same time, it recommends that to combat poverty, fight against hunger and disease and to stimulate development, promoting gender equality and empowerment of women as an effective and truly sustainable means (UN, 2000).

Hence, with this national (India’s participatory democracy) and international perspective (Declaration of UNO, promises of Micro credit summit), this research work addresses the following research questions.

1.1. Research Questions

i. To what extent does MF address the problem of reducing feminization of poverty?

ii. To what extent can women empowerment (from a postcolonial perspective) be evidenced through SHGs – as a form of ME (long term effects of MF)?

iii. How far does income generation through SHGs provide sustainable livelihood for the BPL women?

iv. To what extent SHGs can develop the capabilities of the low income group women especially in the decision-making process even if they fail to provide sustainable livelihood to the BPL women?

v. If at all SHGs develop the capabilities of the BPL women, can that be evidenced from their participation in Panchayati Raj Institutions (henceforth stated as PRIs)?
1.2. **Chapterization**

In this work, chapters are arranged in such ways that will satisfy the main endeavor of the work and will make a co-relation with each other for realizing the main research problem. Hence, the order of the chapters are like – introduction, theoretical concepts, genesis of SHGs in India, nature of women’s political participation specially in India, report of survey and conclusion. Thus the work has been divided into six chapters.

The work begins with “Introduction”. In this part, firstly statement of the problem has been elaborated. Here researcher discusses the main genesis of her work – the background of the work, where the problem actually generates, the objectives of it, literature review, research gap, hypothesis, research plan, research area, methodology and scope of further studies etc. However, reviewing the existing literature and methodology are the most important parts of this segment. Researcher has covered almost thirty writings over the problem in which books, journals, reports are included. The literatures are mainly in two categories – theoretical and practical database of micro-enterprise and/or women empowerment and/or participatory democracy. Based on the literature review researcher has discovered the research gap which are not being addressed through these existing literatures and builds hypothesis for the work. Then a brief profile of the research areas has been described in this part. At this point techniques of methodology have been elaborated – different processes of sampling for selection of research area, method of interviews and other means of survey, like observation, lifecycle perspective etc. At the end, the researcher has also discussed research plan and scope for the further studies.

The second chapter is “Conceptualizing Notions”. It is a theoretical part of the work. Here the three key notions – Micro-enterprises, Women empowerment and Participatory democracy“. have been elaborated in three sections and then linking the triads. In first section Micro-enterprise is defined according to the Government of India MSME Act, 2006 as in manufacture or production, processing or preservation of goods investment in plant and machinery does not exceed more than 25 lakhs and in providing or rendering service, investment in equipment does not exceed Rs 10 lakhs.
Notion of women empowerment is the matter of the second section. Thoughts of western and post-colonial schools on empowerment of women have been discussed here under the models of WID, WAD and GAD approach and then notion of empowerment of women from the postcolonial angle has been adopted as the theoretical framework in dealing with this study. Postcolonial ideas of empowerment of women views women as the agents of development who empower themselves depending on their socio-economic background and not on any universal norm. Empowerment of women is considered here as entrance of women into the production process along with the other socio-political changes in lives from their own background.

Third section is about the notion of participatory democracy. Participation here means as participation of citizenry in the structure and process of the government, who are aware of the inputs and outputs in the decision-making process. The chapter discusses classical, liberal and Marxist views on the notion and mode of participation. Chapter also deals with the question that how far participation is tenable in democracy for large number organizations in a spontaneous manner without any mobilization. Actually, the notion carries two meanings: i) voluntary activities of the members of the society in selection of rulers directly or indirectly, on regular intervals and ii) a qualitative participation of the members of the society in the structure and process of the government – the first one is quantitative and the second one is qualitative. India has advanced towards the first step substantially and progress towards the second one is gradually developing, although the question regarding its extent remains. In the end of this section, the concept of participatory democracy is described as an open-ended decision-making process where new social groups like women’s group, ecological groups get proper representation to participate.

Fourth section explores a ‘nexus link between micro-enterprise, women empowerment and participatory democracy’. Since self-determination or empowerment is to be achieved, democratic rights need to be extended from the state to the economic enterprise and the other central institutions of society (Held, 1987). Therefore, in India, SHGs, the group-based form of micro-enterprise under SGSY program are linked with the Panchayati raj institutions for its success in poverty reduction as well as empowering
women. Actually, this section establishes that through poverty alleviation SHG movement develops a capability within women that lead a qualitative participation of women to the participatory democracy of India.

The third chapter deals with the “SHGs’ genesis, objectives and process of activity in India”. Mainly definition, forms, structures and activities of the SHGs have been discussed in this chapter.

The fourth chapter describes the “Nature of political participation of women in India”. As a result of guaranteeing of political equality through the Constitution – ‘equal participation in political activities’ and ‘equal right to vote’ by the Art 325 and 326 of the Indian Constitution – numbers in women voting have been increasing slowly in the last few decades, but their participation in political bodies till the 73rd and 74th amendments was very negligible. For various reasons, it is perceived that large sections of the women are not aware of the fact that entering into political world would be positively advantageous for them. Thus this chapter vividly expresses the fact that even after the 73rd and 74th amendments lack of qualitative participation of the women in Panchayat bodies has resulted in a non-addressable attitude towards the needs of women at policy formation, and women especially the economically marginalized women, turn to a voiceless rubber stamp of the patriarchic families and argues for some policy that could change this unhealthy environment.

The fifth chapter is about survey report that is divided into two sections. In the first section researcher has introduced the three survey areas and has prepared a report based on interviews of 156 beneficiaries. The second section thrusts on few focused areas through ‘focus group discussion’ and ‘life cycle stories’.

The last chapter is conclusion. At the beginning, the chapter links the hypothesis with the main research question and argues that SHGs as a group-based micro-enterprise mobilize women’s political participation from individual to group-based activities that establishes a qualitative participation of women in the structure and process of government. From the survey, it is evidenced that women individually as well as in groups for their own interest go to the Panchayats and take part as well as negotiate their demands at the
meetings. The chapter draws a conclusion that women through the group involvement and group action develop both economic and social capabilities and can negotiate an independent space in families, which eventually effects their perception towards political activities.

This chapter also has established arguments for the supervision of Panchayats over micro-enterprise movement in India. Actually, scholars like Malkom Harper or Lamia Karim have criticized the micro-finance institutions of Bangladesh as ‘safety valve’ or ‘honor of shame’, in lieu of the ladder of empowerment of the disempowered ones. But, in India since SHG-Bank linkage movement under SGSY program, is linked with the Panchayats (groups are registered through Panchayats and their grading as well as sanctioning of loans are passed by the consent of the Panchayats), groups have worked under a proper guideline that empowers low income group women.

Thus the thesis comes out with the finding that if ‘quota’ based reservation in Panchayat leads to increase in quantitative participation of the women in the Panchayat, then group based micro-finance movement develops a qualitative participation of the women in all decision-making spheres of the society.

1.3. Review of Existing Literature

Micro-credit as an instrument for reducing poverty has been popular in the third world countries especially in south Asian countries since last decade of 20th century. But, after the publication of World Bank report 2000-2001 as well as Yunus’s achievement of Nobel Prize, micro-finance has attracted scholars’ attention. As Micro-credit mainly concentrates on women as a whole, ‘Women Studies’ once again has got its momentum from a different angle. At the same time while discussing micro-credit or micro-enterprise, many of these books rightly focus on the democratic governance of the state. Consequently, this researcher has to go through plenty of books related singly or jointly to the micro-finance, democratic participation and women empowerment in general as well as in India and, more specifically in West
Bengal. Nevertheless, keeping in mind about constraints of space the researcher will refer only to those books and papers, which are centrally relevant with this work. Hence, in dealing with the book review, the researcher has broadly divided the literatures into two categories based on theoretical focus and of operational concepts or interlinks among micro-enterprises, women empowerment and participatory democracy. Obviously, other books also have been referred to in the study when and where it has been relevant.

The academic discussion on Micro Finance should not begin without referring to the name of Mahammad Yunus and his work on ‘Gramin Bank’. The famine of Bangladesh in 1974, raised a question within Md. Yunus (1999) as revealed in his ‘Bankers to Poor: Micro Lending and Battle Against World Poverty’ that if ‘nothing in the economic theories I taught reflected the life around me, then how could I go on telling my students make-believe stories in the name of economics?’ (Yunus, 1999, p. viii). With this realization, he had started a new journey of micro lending program with the ‘Gramin Bank’ to get out a rut of poverty. In this book, he explores that in the case of collateral guarantor, low-income group people hardly fail to repay loans when those who have deposited land as a caution deposit of loans generally fail to repay loan. He also observes that economically marginalized people have excellence in different field based work than the officers; but because of the lack of capital, they cannot use it properly. Here he finds that traditional banking system is too hard for the low-income group people to access loans for any kind of entrepreneurship and poor has to lend money from the Mahajan or has to depend on the middle man for raw materials. In result, they earn a very little profit from their production. Hence, he had thought to start the ‘Gramin Bank’ as the bank of the economically marginalized people for lending money. Thus, beyond the micro credit, ‘Gramin bank’ now has turned to a gramin (Village/rural)-enterprise and the whole world has placed the gramin methodology at the forefront of a burgeoning world movement toward eradicating poverty through micro lending process.

Jaya (2000) has studied the effectiveness of Self-help-groups in empowering women in select districts of Kerala in ‘Self-Help-Groups in Empowering Women: Case Study of Selected SHGs and NGHs’. She views
that right from the mid eighties women’s problem are addressed from the developmental angle rather from the social welfare approach. Therefore, women have become target of poverty alleviation as their poverty from 1990 onwards highlights the fact of growing feminization of poverty – which adversely affects development of a society. In her paper, she reports some case studies of select SHGs and NHGs in the program for empowerment of women from Kerala. In economic sphere, she measures increases in saving-income and assets, repayment rates and repayment loans, skill development etc. as indicators of empowerment of women; matrixes of social empowerment for her are – increases in self-confidence, changes in attitude to women’s role, improvements in communication skills and social outlook etc; and increases in participation in political process and removals of legal discrimination against women have been accepted as the process of empowerment of women in political arena. In Kerala, many NGOs like Bhdoon Vikas Mondal (BVM) and Shreyas or CDS program of Kerala government or Kudumbashree program have given a boost to the SHG’s program in organizing-managing and functioning. In her opinion most striking advantage of the SHG is thrift component, which act as an informal bank to them at their doorstep. Other than thrift advantage, women become aware with new economic policy of government by this SHG program. However, she finds some shortcomings in this field. For example, i) groups mainly involve with individual activity rather than collective/group activity; ii) lack of incentives has led group leaders to losing their interest to run the group; iii) because of illiteracy and absence of skills, only few women are elected as group leaders repeatedly who get empowered and benefited most; iv) at the time of formation, groups are formed with a rush without an adequate clarity of the goals to the participants and as a result these groups have turned into inactive groups; v) voluntary organizations are not taking initiatives to develop second line leadership; vi) tendencies have grown among the poor to leave one group and join another very frequently, when they perceive as joining the other group under some NGO or CDS or Kudumbashree or SGSY are more attractive in terms of beneficiaries than their own; vii) group formation in tribal area is very poor in respect of the other area of Kerala etc.

Khandker (2001), in his paper ‘Does Micro-Finance Really Benefit for Poor? Evidence from Bangladesh’, argues that poverty reduction rate depends
on the poor’s ability to utilize what micro finance offers them as face of poverty varies from country to country. In many countries, it provides opportunity to access borrowing and saving safely. In other countries organizational helps, training, safety nets, financial and other helps during crisis are provided through micro credit. Therefore, he assesses the effectiveness of micro finance because of the two angles – short-term effects and long-term effects. In short-term effect, income consumption and employment are measured and in long-term, it determines whether the program benefits others in addition to program participants. Actually, he evaluates the role of MF from such a perspective where it is only an instrument among the large number of strategies related to poverty reducing programs. Therefore, as a senior economist of the Rural Development Group, Research Department of the World Bank, Khandker is of the opinion that intervention of microcredit reduces poverty for a small percentage of poor but it certainly provides an institutional credit and savings to a large number of poor, specially the women.

In the study of ‘Nature and Performance of Informal Self-Help-Groups – A Case from Tamil Nadu’ Manimekali and Rajeswari (2001) highlight the provision of microfinance by the NGOs to the women and count performance in terms of growth of investment’s turnover, employment, capacity utilization etc. The study implies that after attaching with micro enterprises, women earn almost double than the previous. Other than economic and social development, both of them focus on development of leadership quality, organizational and skill management ability of women. They argue that microfinance encourages women to be more mobile within and outside the house, which lead to a sustainable diversified and modernized society.

Bandhopadhyay, Yugandhar & Mukherjee (2002) view in their paper ‘Convergence of Programs by Empowering SHGs and PRIs’ that effectiveness of SHGs would be considerably enhance if a symbiosis could be work out between PRIs and SHGs. Actually they have raised a doubt regarding the interactions between the PRIs and SHGs. As they viewed, the functions of SHGs as community-based organizations in Andhra Pradesh are being felicitated at the different domains like education, water use, thrift, watershed, youth development etc. and as a result, SHGs may turn as
competitors of the PRIs in development administration and political process at
the sub-district levels. This may lead the PRIs to stifle or suppress the SHGs. Therefore, they have proposed some schemes for strengthening PRIs and
SHGs in tendering and reinforcing each other's work. They argue that
foregoing success of the decentralization would work out more efficiently if
the SHGs as a participative organization of society perform their role in
formation and implementation of developmental planning at the grassroots
level. Currently there is no other mechanism in place being pursued that
could play that role, except SHGs. For that reason convergence has to be
tackled at both level – mechanisms for planning and allocation of resources
and implementation of development programs.

Harper (2002) observes in 'Promotion of Self Help Groups Under the
SHG Bank Linkage Program in India' that the growth rate of the SHGs in India
is an average of well over 100% per year (12100 in 1998-1999 to 1, 22000 in
2001-2002) and nearly 60% of them are promoted by the Government
agency and remaining 40% are promoted by other Self-Help Promotion
Institutions (SHPIs) like NGOs, Banks or 'Village Volunteer Vahini Clubs’
(VVVs) under NABARD. In the same year, in a different writing 'Self Help
Groups and Gramin Bank Groups: What are the Differences?' he opines that
SHG is the right weapon for poverty alleviation in Indian socio-economic
background in comparison to the ‘Gramin Bank’ of Bangladesh. Indian
population and experience of democracy is different from Bangladesh.
Therefore, poverty alleviation programs and market linkage process are
monitored in India by democratic institutions like Panchayat, where in
Bangladesh popular microfinance institutions are run privately. Harper hopes,
initially service of SHGs do not earn maximum profit but if the disadvantages
of the program can be identified and controlled, the movement in time will
play a contributory role in Indian development process.

In the second volume of the book ‘Women Empowerment’, Malhotra
(2004) emphasizes on the role of micro finance and women empowerment. It
is a theoretical work, where potentialities of micro finance in empowering and
employing women are addressed. The book also explores the opportunities
and challenges of micro finance to tackle the feminization of poverty. In the
era of globalization women’s small and medium type enterprises have faced a
challenge. Hence, the book examines how far with the help of the women’s business association and microfinance women would get a chance to overcome the problem.

In a study by Rajasekhar (2004), picture of women empowerment through micro enterprises is revealed in ‘MicroFinance, Poverty and Empowerment of Women: A Case Study of Two NGOs from Andhra Pradesh and Karnataka’. He observes that availability of adequate credit (whatever the amount) in time, strengthen the capabilities of economically marginalized people specially women to start income-generation activities and micro enterprises. Regular savings, frequent interface between banks and people’s institution contribute an economical and social empowerment for women. At the same time he argues that because of structural and technical advantages of micro finance, it becomes limiting to avail for the low-income group people.

Burra, Ranadive and Murty (2005) in their edited book ‘Micro Credit, Poverty and Empowerment: Linking the Triad’ highlight the provision of non-income-related issues for poverty eradication and empowerment as well. According to them poverty is not only the dearth of income, but also marginalization-deprivation-exclusion from the center power. Therefore, their study is on the impact of micro credit on income as well as other socio political factors from South Asian experiences. They have evidenced that through the group-based micro-credit intervention, poor expand their access to resources and investment. Eventually it improves social mobility and capability to them. It helps the poor women to struggle against poverty and gender and/or caste based discrimination. However, the book ended with a conclusion that there is no ”linear line” between micro credit, poverty reduction and women empowerment, since indicators of empowerment used by women might differ from one to another as economically poor women could be divided into many classes.

Kalpana (2005) identifies ‘Joint liability, peer monitor and peer pressure’, as the key features of the organizational structure of micro-enterprise in her paper – ‘Shifting Trajectories in Microfinance Discourse’. She has addressed the critical problems of screening, incentive and enforcement at reduced transaction cost to lenders. Her critique is that limited loan
products, the absent of emerging loans in micro credit programs and non-negotiable repayments have contributed a gap in micro-finance programme. Hence, her arguments are convenience of micro credit programs to the poor by streaming disbursal mechanisms, simplifying requirements of documentation, generating joint liability by which members co-guarantee each other’s loans and obviating the need to pledge physical collateral. to multiple membership in microfinance programs and to the continuing reliance of members on the more flexible and timely services by informal money lenders.

Experiencing microfinance program from three continents Asia, Africa and Latin America, Mayoux (2005)in ‘Women’s Empowerment and Micro Finance Programs: Strategies for Increasing Impact’ has indentified the impact of micro finance from three angles i.e. feminist empowerment paradigm, poverty alleviation paradigm and financial self-sustainability paradigm and discusses a virtuous spiral as well as an inter-link of the three. She has shown that women’s good habit of saving, credit gives them a power to take decision in their household economy, and by virtue of this power women could play a role in the process of repayment of loan, matter of consumption etc. Thus, regular transaction of loan has resulted in an economic enhancement for women (financial self-sustainability paradigm); similarly a justified decision about consumption reduces poverty for women and for their family (poverty alleviation paradigm) and without any doubt theses two leads to an increase in making of household decision which challenges the issues of gender discrimination like domestic violence, alcoholism and dowry (feminist empowerment paradigm). But this theoretical frame work does not always work out for women as in some cases women do not control loan uses or increased income. In many occasions micro finance increases domestic tension as men stop earning once women start earning. Even, many (though by no means all) women are only concerned about income generation or welfare of their family instead of widening socio-political activities. Therefore, Mayoux emphasizes on a proper combination of above mentioned three paradigms to increase a sense of power ‘within’, power ‘to’, power ‘over’ and/ or power ‘with’ women as women’s empowerment.
Sen (2005) did the most comprehensive work about the performance of SHGs in West Bengal as a report form – ‘Study of the Self-Help Groups and Micro Finance in West Bengal’. In his report Sen begins his study with the reference of necessity of Micro credit for poor specially woman in West Bengal and then argues with the conviction that poor have immense potentiality to develop economy of a society and they are bankable; therefore they are needed to be properly organized and used for the developmental administration of a state. The work covers vast areas of West Bengal and makes an inter-district comparison of the performance of SHGs in West Bengal. It is based on the interviews of the beneficiaries as well as the officials of the stakeholders. The study explores that middle age women are more interested to avail microfinance than the young and old women are. Reasons for availing of loans are different from one to other; like majority of women ask for loan from their own saving-fund for health reason of their family members and/or education expenditure of the children and/or repairing of their house and/or for the daughter’s marriage. Few members use this loan for their own purpose and a handful of women use this loan amount for their entrepreneurship. However, whatever would be the use of the loan, every woman agrees with the view that through SHGs they have achieved a sense of honor in their family. Sen not only point out the success part of the movement, but also indicates the problems and challenges of group movement. According to him, there are many challenges and gaps in the policy of SHGs’ functioning system. Hence, he recommends few steps to usher in the alternative paradigm of poverty-focused developmental movement. For example, he recommends forming sub-cluster, cluster and federation respectively at GP, block and district level, so that all the groups (SGSY or non-SGSY) can work under one umbrella.

Sudan (2005) has started his paper ‘Empowering Rural Women through Micro Enterprise Development’ by justifying the needs of micro finance in India with the context of globalization. For him due to economic liberalization big multinational companies for earning huge profit, concentrate on cost cutting by technical development and ignore the needs of the poor. As a result, it creates a vulnerable position both for the poor men and for women to live. In this context many efforts have been taken by the Government of India to ameliorate the position of the poor but still a majority of poor is left
to enter the production due to lack of proper guidance, knowledge, efficiency, skills and most important, the absence of capital. Hence, it is realized that not only aids or subsidy is enough in this regard. Therefore, Government of India has enforced a collateral production system in the name of Self-Help-group to uplift the position of poor. Thus Sudan has developed his paper by indicating the formation process of SHGs, development of Micro-enterprises, Government’s schemes for micro credits and its process of implementation strategies and then comes to a conclusion that women SHGs should be financially linked with the mainstream rural credit for its sustainability.

Jerinabi’s (2006) book ‘Micro Credit Management by Women’s Self Help Groups’ is a good study on micro credit management by women’s self help groups. Her study is based on a quantitative data on different issues like reasons for formation of SHGs, motives on joining the SHGs, quantum of level of savings both in quantity of saving and quality of saving, quantum of internal lending, purpose of credit avail, credit flow, purpose-wise utilization of credit, relationship between age of SHGs and loan per member/ credit per member/ thrift per member. From this study she comes to a conclusion that the proper use of the policy of micro-finance through SHGs not only effects poverty reduction but also enhances empowerment of women. It is a means to control the living status of women. It is about a way of gaining economic as well as political empowerment of women in their home, village or in country’s management process.

Lunden (2006) in her paper ‘Empowerment of Women: Post Colonial Feminist Theory Challenging mainstream Feminist Perspective’ tries to set a theoretical framework of empowerment of women from the perspective of post colonial feminism or third world feminism and on the basis of this framework she argues that process of empowerment of women does not refer to a stereotype women development unlike the west rather empowerment of the disempowered women comes from its own socio-political cultural and economical background. She cites examples that in such society where racial oppression prevails, relationship between men and women is cooperative than antagonistic. Here women empowerment is equated to the movement of abolition of racial discrimination along with men. Again, she argues that as the disempowerment of third world women is the legacy of colonialism,
empowerment of women in this region is not possible individually. Within community women, get opportunity to talk about their oppression and get an emotional support from the other fellows. Thus, a sense of empowerment develops among the oppressed women. Therefore, in the process of empowerment, background is very important. Hence, she relates her views with the success of ‘Gramin Bank’ and SEWA (Self-Employed Women’s Association) of Bangladesh. Both of these two NGOs of Bangladesh help the poor women to be self-employed and self-dependent with an aim to be empowered from the postcolonial understanding.

Soundarapandian (2006) explores the fact that micro finance helps women to develop micro entrepreneurs in rural India but there is a discrepancy among the states related to the quantity of SHGs in ‘Micro Finance for Rural Entrepreneurs: Issues and Strategies’. In 2001, the number of such groups has crossed above thousand in few states, specially the states from south India (like Andhra Pradesh, Tamilnadu, Karnataka, Kerala, Uttar Pradesh and so on) and other than these states, most of the states stand on two or three digit number (like Goa, Assam, Bihar, West Bengal) in formation of SHGs. To resolve this disparity, author suggests establishing a strong linkage of SHG- Bank linkage program with more easy official process and enhancing the skill level both in managerial, technological, and technical level. He again proposes that receiving public deposits need to be regulated and supervised by the central banks or upper intendancies of financial entities with an actual legal framework.

The book ‘Empowerment of Women through Self Help Group’ by Sreeramulu (2006) discusses empowerment of women through Self-help group from the context of welfares. Unlike the many countries of the world, India after its independence had taken responsibility of amelioration of several economic programs to ensure welfares to every section of citizen and in this regard in ’70s women were targeted in sixth five-year plan as critical agent of development. But with an effect of globalization, when most of the states had withdrawn themselves from developmental sector then in ’90s policies were reshaped from developmental to empowerment and had introduced community based programs like Self-help-groups movement for capacity building and reducing poverty of the poor both in economical and
non-economical sphere. In this background, Sreeramalu has tried to explore how far the new policy satisfies the notion of women empowerment through various economical activities. He has used data of a case study from Andhra Pradesh to explain that women feel encouraging in income generation after joining some group through rearing goats, dairying, petty business activities, soft toy making etc. and this economic development makes a change in social-cultural-educational status of the rural and urban beneficiaries. Thus the book analyses the effects of both public policy and self-help-groups for overall development of rural and urban women.

‘Women’s Empowerment: Effect of Participation in Self Help Groups’ is a study by Umasankar (2006) to explore the potentiality of SHGs in empowering rural women ‘living in the highly patriarchal and traditional society’ in Northern State of Hariyana at district of Mewat. The study covers different dimension of empowerment – material, cognitive, perceptual and relational and concludes that participation in SHGs can help the expansion of material base of empowerment and develop power within women and enable them to raise voice in community level for safe drinking water, healthy health environment for children and proper education etc. Thus, participation increases a leadership quality among the women in the local polity. In this way, the study identifies the positive effects of participation in SHGs although it accepts that ‘it may be comparatively easier to ensure material change in power structures and the ideologies and attitudes which company them.’ Hence the study ends with some recommendation for developing the effectiveness of participation in SHGs for empowering rural women.

To Yadav (2006), SHGs in Rajasthan has witnessed the story of grand success; up to 2006, 13 lakhs of rural people had been assisted through 98500 SHGs under the SHG Bank Linkage program with cumulative bank disbursement of Rs. 210.00 crores in the State. Both in terms of number of SHGs as well as in terms of financing progress, the achievements for the state are remarkable (2002- Feb, 2006). Mainly ‘Women and child development Department’ of the Government of Rajasthan, Rajasthan Cooperative Dairy Federation, Forest Department and many NGOs are the main operative agencies for promoting and nurturing of SHGs. NABARD initiated to develop bank’s responsibility towards SHGs’ promotion and has
introduced an Award Function to felicitate the best performers of banks. Thus Yadav in ‘Self Help Group Movement in Rajasthan: Bright Prospects’ paper argues that through Self Help Groups poor people in Rajasthan are trying to overcome from the poverty.

From an empirical experience of women empowerment (Indian as well as Bengal scenario), Agarwal (2007) in her edited book ‘Women Empowerment: Today’s Vision for Tomorrow’s Mission’ highlights the status of women of the past as well as of the present day India in the changing perspective. On one hand the book emphasizes on the legal-constitutional provisions and its implication towards women empowerment, on the other hand it discusses the different steps taken by Government for the development of women.

Dutta and Sinha’s (2008) edited book ‘Self-Help Groups in West Bengal: Challenges of Development and Empowerment’ carried out the everyday struggle of SHGs of women who belong to the below poverty line by an intense field based survey of 20 SHGs in three urban and semi-urban blocks of North 24Parganas. Poverty in every sense challenges the process of development of a society. Therefore, new social infrastructure should be creating enough employment to eradicate poverty and empower the poor. Under the purview of the study they have come to a conclusion that most of the SHGs are at the take-off stage and yet to make noticeable income but it is not a easy path since there are several constrains and challenges imbedded within the policy itself. In this regard they have recommend to build-up vibrant SHGs as means of empowerment of the poor specially women under the leadership of DM and/or Sabhadhipati and/or BDO and/or Panchayat members. However, though SHGs are facing challenges to empower the poor in the broad sense nevertheless both of them have accepted the positive dimensions of SHGs to develop the position of the poor, especially women.

Karim’s (2008) ‘Demystifying Micro-Credit, Gramin Bank, NGOs and Neo-Liberalism in Bangladesh’ and Chowdhur’s (2011) ‘Demystifying Micro-Credit’ paper critically analyzes the role of micro finance in Bangladesh. Both of them have accepted that micro-credit system undoubtly plays a crucial role to meet up the needs of capital in rural area of Bangladesh and become a
symbol of women empowerment. Nevertheless, in many cases of recovering loan rural women’s honor have faced a state of shame. In the name of micro credit, not only the ‘Gramin Bank’ many NGOs have come into the field and these NGOs in the furtherance of their capital interest are doing this kind of activities. Chowdhury in a statement argues that micro credit does not give a clear picture of many questions like – amount of opening cost, competition between micro credit operators, and viability with debtors declining capacity, risk of a credit bubble and so on. For him therefore in real sense micro finance could not put any dent into poverty. It just works as a safety valve for the State. Chowdhury opines sarcastically that micro finance is nothing but “hoopla” which exaggerates the real situation of poverty and hides the mainstream problem.

The edited book of Lazar and Palanichany (2008) ‘Micro Finance and Poverty Eradication: India and Global Experiences’ contains series of scholarly writings from different corners of India as well as from abroad – Kenya. The book emphases on the micro credit program, its relation with government, linkage with RBI or NABARD or NGOs etc. The book raises question on the effectiveness of MF in India for eradicating poverty, discusses about useful methods of MF to reach-out the largest number of beneficiaries and indicates the practical role of the intermediates, legal policy for safeguarding the SHGs etc. In an article titled by ‘Micro enterprise: Viability and impact on self-help-groups”, Joseph Jayaraj and Lissy John Irimpan have discussed SHGs’ potentiality in terms of ascertain profitability (sales, expanses) and viability (availability of material, nature of demand, competition, credit collection etc.). At the end, they have put some suggestions for making SHGs more active. In another paper ‘Financial inclusion through Micro Credit’, B.K. Swain opines that MF are able to develop the independency for the poor from touts or the middle man and able to develop participatory values by group approach or group loan or group work or community management. The paper emphases ‘gender equality and women empowerment in turn an essential and integral component of pro-poor development and civil society strengthening’. Based on primary data the paper has expressed that the role of micro finance is praise worthy in socio-economic empowerment of women through SHGs. Thus on one hand the book is a good example for the theoretical analysis of
the MF and on the other hand, it cites good case study of the role of the MF in different areas of the country.

In his paper “Self –Help Groups and Good governance: Government-Civil Society Interface in West Bengal” Bhattacharyya (2009.a.) focuses on ‘the role of self help groups for democratic participation in political , economic and social decision making processes, particularly in respect of fighting large-scale leakage and the resultant continuation poverty, deprivation and social exclusion the deprives women of choices and opportunities to claim their right and thereby creating an atmosphere of good governance in West Bengal’ (p. 62).

Under the pressure of globalization when the State like India slashed its economic expenditure on rural development from 14.5 percentage of GDP in 1985- 90 to 5.9 percent in 2001-01 then Bhattacharyya (2009.b.) in his paper ‘Globalization, decentralization and micro-finance: A study of Self-help-groups in district Burdwan’ has shown that SHG movement has given an ‘impetus to the development of social network and shared norms within rural society in West Bengal’. Eventually the movement has empowered the downtrodden sections like women in terms of at least three economic achievements: i) ‘self-sustaining growth, ii) structural change in pattern of the production by infusing co-operative sprit and iii) widespread improvement in the human condition‘. Actually Bhattacharyya develops his paper on the theoretical framework of ‘development and capacity building’ notion along with a survey in the District of Burdwan and explores the facts that SHGs develop an opportunity for poor in two ways – ‘by capacity building and by generating income for them’. However, he does not forget to identify many shortcomings of the movement. Three difficulties are mentioned by him against achievements – rigorous process of loan repetition, absence of self-sufficient structure like federation and adverse influence of political parties and the in between riddles of them.

Christabell’s (2009) enquiry on the role of micro finance in women empowerment through capacity building has been expressed in ‘Women Empowerment through Capacity Building: The Role of Micro-Finance’. Capacity building is for him mobilization of micro savings, utilization of micro-
credit, organization, and management and performance of income generating activities. He points out that micro finance plays role in building economic capacity of women and thereby enhancing them from the clutches of feminization of poverty. In his view, MF and the SHGs cultivate banking habits among the poor – women go to the bank to deposit money, withdraw money and many other official works. However, at the same time, he observes that as the loans in MF are given both for consumption and production, a bulk portion of loan is used for repayment of earlier loans and then comes children’s education- health necessity. Production purpose is the last concern for using loan. Therefore, he concludes the writing with some suggestions like compulsory use of microcredit in income generation, training regarding market activity, development of communication and leadership skills and positively formation of groups on a concrete based objectives etc.

On the basis of a study in Bolpur-Sriniketan Community Development Block of Birbhum District, West Bengal Singha (2009) in his paper ‘Self-Help Group – Vehicle for Women Empowerment’ views Self-Help Groups of women as an agent for women empowerment by developing capacity and utilizing acquired capabilities to their daily lives.

Samanta (2009) addresses the role of micro finance from the gender issues of poverty alleviation and empowerment in ‘Micro Finance and Women: Gender Issues of Poverty Alleviation and Empowerment’. Actually, the woman, who has supplied extra income to their family or even the principal earning member of the family, do not acquire the equal status with their men folk in the society as women are not properly empowered. Therefore for her indicators of empowerment of women are not only income generation but mobility, confidence, capacity building, entitlement perceptions towards society, power to decision making, autonomy and authority etc. Through field survey at the Burdwan district of West Bengal she concludes that role of SHGs in poverty reduction are mixed in nature. In some cases, women could alleviate themselves from the distress of poverty after attaching with some SHGs and at the same time in some cases, women even after long attachment with some group could not generate sufficient economic contribution to their family. Regarding mobility in visiting market, hospital and paternal home, she finds that in three cases rate of general visit of some
group women is lower than the occasional visit which indicate majority number of group women enjoy their mobility only occasionally not generally. In the index of inter-spouse consultation, Samanta’s study explores that one third women have enjoyed the space to consult generally with their husband in the matter of food and educational expenses of their children and get a occasional chance to talk about clothes, medical expenses and purchase of house hold furniture; but they are never consulted at the time of generation of assets like purchase of land, house etc. In the matter of decision making women have rarely enjoyed independent authority in family planning or family expenditure or medical treatment. However, they have enjoyed independent authority in the matter of casting vote or children’s education to some extent. On the other side in the index of ‘controlling money earned by women’, difference in percentage of self-control and husband’s control is only 9.2. Thus, her paper ends with a conclusion that in empowerment scenario, women have little access in few domains but they have not yet achieved the right to take decision for their own well-being or control over resources or assets of the family.


Gaonkar (2010) in’ Financing of Self Help Groups by Commercial Banks’ draws attention on the need of informal credit system. She shows from a study of NABARD, 2004 on 223 SHGs across 11 states that 23% of households grow a habit of savings. Poor people earn money but do not know how to save and for that reason, they have to get loan with high interest at their crisis and enter into a credit-trap. Now, after formation of some group poor people use this saving money at their crisis. This saving habit helps them to go to bank or such organization regularly and they feel confident to work with such the financial institutions. For Goankar it creates mobility for the poor especially for the women, who come from a conservative family.
Beall (2010) in her article, *Decentralization, women’s rights and development: Lessons from India and South Africa* argues that Right based Approaches (RBAs) are not enough to reach the benefits of decentralization of power to women. She emphasizes on fiscal decentralization, administrative decentralization, women empowerment and rights for raising political voices of women.

Das and Das (2011) edited book *Micro Finance and India’s Rural Economy* is developed by several scholarly writers who emphasis on the transformation of rural economy through micro credit as well as self-help-groups. However, most of the writings in this book are on the case study of the northeast zone of India, although there is an overall picture of the country. Writings rightly reveal that all the major credit institutions like commercial banks, co-operative banks, regional rural banks and NGOs presently have been linked with the micro-finance program since there is a huge demand for capital and most of the poor are not comfortable with the traditional banking system. In this background, in 1992 NABARD launched the ‘Self-Help-Group Bank linkage program’ with an apt support of RBI and transforms the rural economy towards a productive unit. Rural poor initially organize their own fund and then after a definite period they mutually apply for finance (whatever the amount – too small or standard) to the banks. In this way micro credit through SHGs on one hand provides thrift linked credit support to the members of SHGs and on the other hand helps banks in reducing their transaction costs as well as risk in delivering small loans. Thus, in all sense the book carries the message that the program is a milestone in terms of gender sensitization, empowerment and poverty alleviation.

Vasanthakumari’s (2011) *Study on Performance of Self-Help-Groups in India* book is based on a structured questioner in the state of Kerala related to the performance of SHGs. The work examines the impact of micro finance in relation to the age of some groups, its frequency of transition of loans, purpose of uses etc. In the state of Kerala, micro finance creates a revolution to develop poor’s capability. Researcher finds that poor with the help of micro finance fulfill their needs of the family. However, in most of the cases, where age of the groups is below 3 years, loans are used to the non-production units and where age is more than 5 years, loan is used to enhance
capital of the production. Hence, from this the researcher concludes that groups, continuing for a substantial period, are vibrant in the transition of loans and uses of loans.

1.4. Research Gap

The existing literature on micro-credit and/or micro enterprise or women empowerment elaborates the notions very specifically and helps the researcher to build up a theoretical concept on micro-finance and/or micro-enterprise, empowerment of women etc. A handful of writings are identified about participatory democracy in this connection. Almost all writings, separately have emphasized either on micro credits or micro finance and its effectiveness as well as shortcomings etc. from the angle of the income generation of the poor specially by the women; or of about women empowerment in social arena; or of about the lack of women’s participation in participatory democracy etc. However, few writings link empowerment of women with micro finance movement; but this empowerment indicates only to the social and economical development of women. Actually, a rigorous analysis of these three experiences (Micro finance, women empowerment and participatory democracy) is absent in most of the existing literature. Generally the impact of micro finance in income generation is the key issue of the existing studies while its impact on the non-economic sphere is equally important unlike the economic dimension since it gives a birth of social capital (psychological and social empowerment among the poor-disempowered people) and acts in rural areas as a mediator between government and the civil society which eventually effects participatory nature of the citizen of a society.

Thus researcher has noticed that there are few studies on micro enterprise and extensive works on women empowerment and participatory democracy, but the convergence of these three units and it’s inter relation as well as intra relation remain still unexplored. More conclusively, it may be said that no such case study has been done in these areas of West Bengal,
especially in the select blocks of the district of Burdwan establishing the said relation.

Moreover, none of the existing literature compares the indexes of empowerment with that of the woman who is being attached with some group with the controlled number i.e. non-member of some group. Here researcher finds a scope to explore inter linking aspects of the three units on a comparative basis of group members and non-group members.

One more thing researcher has identified that the term micro enterprise do not get popularity in the social science while micro finance or micro credit is a very common term in this field. Therefore, existing literatures have failed to reveal SHGs as micro enterprises when its genesis comes from the womb of micro finance. Hence, researcher through this work tries to explore the nature of SHGs in India as micro enterprise, not only as a process of micro finance.

In this way, this study explores a new dimension of the role of micro-enterprises in developing the sense of empowerment among the poor women and its consequences on participatory democracy, which is undoubtedly an unexplored area in developmental administrative studies.

1.5. Hypothesizes

The work based on some hypothesizes, which could be elaborated like this:

i. SHG as a form of Micro-enterprises empowers the women of third world countries like India by removing feminization of poverty.

ii. Micro-enterprises other than income generation uphold gender equity not only in production but also in public participation.

iii. SHGs provide a discursive public space for the women that lead to the social empowerment of BPL people.
iv. SHGs develop certain participatory capabilities within the BPL women that in turn, are reflected in the participatory democracy as an educative citizenry.

v. Convergence of SHGs and PRIs may be ensuring good governance in rural West Bengal.

1.6. Introduction of the Research Area

The study examines the inter as well as intra relations of participatory democracy, micro enterprises and women empowerment with reference to the three blocks of the district of Burdwan in the state of West Bengal, India. Burdwan is an agriculture-based district containing two major industrial townships at Durgapur and Asansol. The district is divided into six subdivisions, where thirty-one blocks, nine Municipalities and two Municipal Corporations are included. In this research work, the area of Ausgram – II, Kanksa and Salanpur under Burdwan Sadar (North), Durgapur and Asansol sub-divisions respectively have been chosen. Geographical location of Aushgram-II and Kaksha are almost in centre of the district and Salanpur is at the extreme west of the district. Economically Aushgram-II is an agricultural belt and self-help group movement has a momentum here. Federation at Block level and Cluster at GP level have been formed in this block. On the other hand, dominant Scheduled Tribe population of Kanksa block mainly depends on the forest and agriculture for their livelihood. One part this block is adjoined to the Industrial zone and the people live at this place depend on the industry for earnings. Here a mixed cultural attitude towards the SHG movement among the women is observed. The block Salanpur is considered as a week zone regarding the SHG movement according to the District Rural Development Cell, Burdwan Zilla Parisad. The number of SHGs is less than other area of the district. The block is dominantly a non-agricultural belt. People have different occupations from daily labor to small business, officials in government office etc. Illegal mining is one major hindrance here for people to live peacefully and another reason for the weakness of SHG movement. At the time of field survey, politically the
two different political parties dominate these three blocks. The Communist party mainly captures Aushgram-II and Kanksha and the Trinamul Congress primarily dominates Salanpur.

1.7. Research Methodology

In this work, mixed methods have been used. However, structured formal interview for most of the sample was the primary method, although uncontrolled non-participant observation along with life cycle perspective was also applied for collecting data. Other than these, sampling, random sampling by lottery, group discussion, and observation were also used as method of data collection.

As far as sampling is concerned, this research undertook a purposive sampling method where among 31 Blocks of the Burdwan District three blocks were selected with definite purpose. Primarily rationality worked behind the selection that was of a quantitative variation in the development of SHGs. According to the DRDC Burdwan, (DRDC is a government body working for the development of rural area), since the SHGs have already been formed in every district of West Bengal, the main thrust work area of DRDC now is to nurture the Self-Help-groups with the help of the concerned blocks. DRDC organizes training for the capacity building in production, gives subsidy as primary capital for micro enterpriser and organizes fairs for marketing. Unlike other district, the DRDC Burdwan has been working from the inception of SHGs. Since 1999 to 31st December, 2007, within the district, Aushgram-II block ranked highest in formation of SHGs (No. 779) among BPL women and Salanpur block was the lowest in formation of SHGs (No. 173) among BPL women. Therefore, the researcher has taken these two blocks to excavate the research problem more specifically. In this regard, she had taken the third one – Kanksha, where the SHGs number was in average (No. 490) in respect to the two other blocks.

On the other hand, as the researcher was working on in the Panchayat areas, field areas ought to be selected where rural units are big in number. At
this point, these three blocks satisfied that criteria – three blocks are at the highest position in number of rural units in their respective sub-division.

The third reason for selection of such blocks was the differences in occupational demography. Aushgram-II is mainly an agricultural belt where Salanpur is fully non-agricultural and Kaksha is semi agricultural and semi industrial. In this background the researcher has tried to explore that whether and how far the main occupational variations has created a difference in the volume of SHGs in the three blocks and what effects of it are there on the process of empowerment of women.

After selection of blocks, a method of Circular random sampling by regular intervals was applied for selection of GPs. From the DRDC Burdwan, researcher had collected a list of names of GPs of the selected blocks that were put in serial numbers. From which serial number the first sampling would begin, was decided by conventional lottery. The rest GPs were selected by a regular interval of five GPs of that block. Thus, from each block four GPs were selected and it was twelve in total number. After selection of Blocks as well as GPs, on the 4th Feb, 2008, the Mouzas were chosen by the method of lottery. The researcher selected five Mouzas from four GPs of a block. Thus, total numbers of fifteen Mouzas were selected by lottery for survey.

In this work, method of interview plays an important role to collect primary data. The interview was worked-out by structured (Annex:1.1) and semi-structured schedules. The main structured schedules were used for the individuals, who had already joined the group or who once formed group or for those who are not involved with group activities. Here the schedule is divided into two parts. First part is related to the questions about the socio-economic status of a person and the second part is related with political perception of the person. For the first part researcher took help from the DRDC of Burdwan. In 2008, DRDC organized a survey of the whole district to collect data regarding the “Impact of Self-Help-Groups on BPL women of Burdwan District”. The researcher had worked as honorary data collector for that project and while doing that the researcher had used the opportunity for collecting data for the present research. For the present research purpose, researcher had a structured schedule consisting of 37 questions to interview
the BPL women. Questions were structured in simple Bengali language so that the interviewee could get it easily. At the same time, a method of crosschecking was applied in formulating the questions so that they might express the actual picture of their position in society. The BPL women, who were not the members of any SHG, served as control group for the study. Since, one of the major areas of this research work is on the notion of participatory democracy, researcher had tried to delve whether convergence between governance and its citizen is possible through the group or not; how far the groups are acting as a bridge between administrators and common people and whether women being group members used to go the Gram-Sansad or Gram-Sabha meetings for placing their demands or to know government schemes or not. Thus, researcher had contacted the group members from SGSY scheme and Non-SGSY scheme, Ex-members and obviously the non-group-members as (control group) and a total number of 156 interviews were taken; in which 113 were SGSY group members, 05 were non-SGSY members, 06 were Ex-members and 32 were not the members of any group. The reason behind this variation was to avoid the biasness and to get a true picture of the status of women as being members of the group. On an average 10 villagers from every Mouza were interviewed. Out of that 10 villagers, at least 2 women were in no group category or Non SGSY group category, 2 or 3 women were ‘Dalanetri’ (leader of group) or ‘Koshyadhakha’ (cashier) or ‘Sampadika’ (secretary) and rest were general members.

Besides, for Secondary data, the researcher has used Government publications, Census report, DRDC report, District Statistical Hand book, Statistical abstract, Report of Social Welfare Department, GOI. etc.

Focus Group Discussion (FGD) is another important method that has been used in the current research for collecting data. Here researcher has used semi-structured questions for the focus group(s).Researcher has used this method to explore the in-depth information. In fact, the period since 2008 – 2011, during which the major part of this research was done, was politically a transitional period. In the Assembly election 2011 in West Bengal, a drastic change took place in governance after along 34 years, in which the Trinamul Congress defeated the Left-front. Only 62 seats out of 294 total seats could be held by the Left front in the West Bengal Legislative Assembly.
The shifting support for All India Trinamul Congress started after the Panchayat election 2008 in which Left Front “managed to get 69% of village Panchayats”. In 2013 Panchayat election Trinamul Congress has secured 55% of the total Gram Panchayats where as the Left has got only 24% of the total Gram-Panchayats (Bhattacharyya & Rana, 2013, p.11). But, as the changes did not take place in 2008 in every segment, a special characteristic of power-relation was revealed at grass root democracy. For example, in Salanpur block, the Trinamul Congress formed Panchayat-Samity but many Gram-Panchayats were still being run by the Left-front. On the other hand, at Aushgram-II block level as well as Panchayat level was dominated by the CPI(M) party. In Kaksha block, some parts were held by the CPI(M) party and other parts were controlled by Trinamul Congress and in the Gram-Panchayats mostly CPI(M) was in power. In this back ground (changes at Bidhan Sabha), researcher had felt that to get a true picture of the group activities it is needed to revisit the field area, although it was not possible to meet all those women, who once gave interviews. Hence, the focus group discussion was organized although not in a very rigorous manner. Only prior intimation was sent for arrangement. However focus group discussion method also has been used in the first survey visit. In total 12times, FGDs were held in the research period. For example, in the first phase 30.03.2008 at 2.30pm – 3.15pm at Bathanbari, Salanpur Block a FGD was held with mainly non-members and with those who once was a member of some group (member of ex-grouped). Similarly, in the second phase on February 25th 2012 two focus group discussions were arranged at Arrah Gram at 3.30pm to 4.30pm and 4.30 pm to 6.00pm with the women of SHGs of that village (including the ex-grouped members). Almost 15 numbers of women from different groups came to that meeting. RP of that GP and a member of Panchayat were also present. Women addressed their problems at first and then discussed the upcoming activities. On the same day almost half an hour researched had met with political leaders of CPI(M) of that locality before meeting with group and non group members. They are almost 4 in numbers. Another focus group discussion was organized on 05.03.2012 at DRDC office, Burdwan. In these focus group discussion leaders of different SHGs of Aushgram –II block participated. Researcher met with 20 numbers of group leaders for 1.30 hrs. Again, focus group discussion was held at Salanpur Block with the help of the
WDO on 19.05.2012. Here number of the women of focus group were near about 30 in which 50% women came from newly formed group and 10% were from defunct groups and rest were from running groups. Through these focus group discussions researcher attempted to explore the plus points of group activities corresponding with the general party politics of West Bengal.

Other than low-income group villagers, the researcher met the officials like Panchayat-Pradhans / members of Panchayats, BDOs, Sabhadhipatis, RPs, Women and Child Welfare Officers, Officer of DRDC, Bank Managers to know their views about the movement as well as empowerment of women through the group activities (these meetings were mainly held on the first phase of survey). No structured written schedule was used here, although keeping in mind the main research questions the researcher discussed the general issues. In these meetings, the main thrust was given to the factors of group activities related to the general party politics of West Bengal, so that nature of participatory democracy might come out from the discussion. Thus after an elaborate discussion researcher had collected information about the impact of SHGs movement towards women’s empowerment. Researcher also went to the apolitical persons like the Headmaster/ Headmistress, workers from Anganwari, workers from SSK movement to know how far women from groups have become aware about education and health of their children as well as for themselves. In these situations, a semi-structured questioner had used.

Observation is always very pertinent for any research work and that has not been excluded from the purview of this research. The researcher has keenly observed the local environment and tried to find the role or involvement of the political party in formation of groups and has tried to explore the facts that whether group leaders are chosen by the group members themselves or the leaders are nominated by the external-administrative higher authorities. In addition, through observation, researcher could make the difference of the impact of group movement upon the group members with that of non-members of the groups.

The method of Life cycle perspective has been used in this work with a view of ‘qualitative research method for gathering information on the
subjective essence of one person’s entire life. The survey which began as a recorded interview was ‘transcribed and ended up as a flowing narrative, completely in the words of the person telling the story’ (Atkinson, 1998, p.3). In the ‘Life cycle perspective’ research methodology, James Birren has focused on “Guided Biography”, Dan McAdams opines for “Life Story Interview” with structured question and Robert argues in favor of un-structured questions, just like – “Where would you like to start the story of your life?”. However, in all these perspectives main concentration is on event specific individual views. On the other hand, Jefferson Singer and Kathie Moffitt through “Self-Defining Memory Trust” perspective have tried to capture the emotion of a group in life story (Lapan et al., 2012). This research work has used both individual and group perspective for ‘Life cycle perspective’ methodology. Sabita Murmu (name changed) a member of ‘Chachudihi Sayambhar Gosthi’ at Arrah GP of Kaksha Block told her story of struggles as well as emancipation. On the other side, the life story of Ranu Bakshi (name changed) is not simple a history of herself; it was a narration of her feeling from a womanhood. Actually, she is not only a member of a self-help-group of Debsala GP of Aushgram-II Block; she is holding post at Cluster and Federation also. Therefore, with an experience of that leadership she has told her life story.

1.8. Research Plan and Referencing Style

The study has been continuing for six years. Researcher has used most of this time in framing the concept through the existing literatures based on empirical survey. For reviewing the prevailing literatures, researcher has spent almost one and half year and then the study has taken one year for data collection. Data were collected in two parts. First part was held mainly from March 2008 to mid of May 2008 and the second part was conducted from February 2012 to June 2013. Rest of the time was used to sum up of the whole work i.e. for writing, analyzing, linking hypothesis and concluding. Referencing throughout this thesis has been done in accordance with APA Referencing Style (6th edition) as available in http://www.waikato.ac.nz/go/apa and as accessed on July 2011.
1.9. Limitations & Further Studies

The study has left many unfold areas which are needed to be addressed. For example, the perception and/or position in politics of the socially marginalized women group within this SHG movement, i.e. the role of “adibasi mohilas” might be studied in this regard. This study exclusively includes those groups, which are under SGSY scheme. Therefore, a huge area remains untouched for further studies. In addition, a good comparative study among the different sponsored SHGs might be examined for development of the SHG movement. From the view of participatory democracy, role of political party in women’s involvement in politics, in comparisons to the SHGs role to motivate women towards politics requires to be explored. Thus, this work, which has started with the primary study on the relationship of participatory democracy with that of micro finance and/or micro enterprises and empowerment of women, would run a long journey in future.
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