CHAPTER-1

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Empowerment is one of the central and emerging concerns today and it is simply impossible to ignore it. The gender equality and women empowerment have attracted the attention of social inquiries. Two perspectives have emerged on the discourse on gender equity: women’s development and women’s empowerment (Sharma, 2000). Women’s development perspective appeared with the Molyneux's work ‘Mobilization without Emancipation (1985)’. In this work, Molyneux makes a seminal distinction between women's 'practical needs' and 'strategic interests'. Women's practical needs are related to their biological make-up, their conditions of living, their workloads, roles and responsibilities. Strategic interests arise from the mechanisms of women's subordination to men, this given gender power structure and the search for strategies to dismantle them.

The development strategy was failure to deliver its promise, consequently, the decade of 90s has witnessed to the rise of women’s empowerment perspective which was important at the Beijing Conference. E. Boserup’s work shows the ‘gender gaps’ in the distribution of work that women do more hard work than men do, yet they have only limited access to economic resources and benefits which are largely appropriated by men (Boserup,1970). Humphery Institute of Public Affairs made this point more concise that ‘ While women represent 50 percent of the world population, they perform nearly two thirds of all working hours, receive one-tenth of the world income and own less than one percent of the world property’ (Sharma, 2000)

A vital critique of women’s development perspective pointed to its ignorance of power dimension. It was felt that women’s development perspectives remained steeped primarily in economic concerns, to the neglect of power dimensions of gender relations. Mere improvements of the
economic lot of women are not likely to bring them on par with men. Here it is important for them to participate in the decision-making process at the family as well as the community power structure which led to the rise of women’s empowerment perspective.

In India, women empowerment has evolved through three phases: welfare, development and empowerment. For the welfare of women, the Indian government has launched the Central Social Welfare Board (CSWB) scheme (1953) for providing primary health care facilities and implementing welfare programmes for women. In 1954 the State Social Welfare Advisory Boards were set up in the States and Union Territories to implement the programmes of the Board and assist the Central Social Welfare Board in expansion and development of welfare services to the disadvantaged sections of society especially women & children, and also developing a nationwide infrastructure of voluntary agencies through which these services could be made available (source: CSWB, Ministry of India).

The development perspective mainly focuses on the socio-economic development of women. In 1970, it became apparent to the Government that unless women's development needs are specifically considered, they will continue to lag behind in all the social and economic sectors and will become increasingly marginalized. So the Indian government established the separate Bureau of women's Development and national committee for the development of women. In 1974, the Committee on the "status of women in India" recommended the establishment of statutory women's Panchayats at the Village level with autonomy and resources of their own for the management and administration of welfare and development programme for women and children as transitional measures to break through the traditional attitude that inhibits most women from articulating their problems and participating actively in the existing local bodies. They could be directly elected by the women of the village and should have the right to send representatives to the Panchaysts Samiti and Zillah Parishad (Pal, 1994).
Several other schemes such as integrated Child Development Service Programme (ICDS) (1975), integrated Rural Development Programme (IRDP) (1978), Training of Rural Youth for Self Employment (TRYSEM) (1979), Development of Women and Children in Rural Areas (DWCRA), (1982), National Perspective Plan for women (1988 - 2000) has launched by the Indian government to advocates a holistic approach for the socio-economic development.

The Government of India has declared 2001 as Women’s Empowerment year. The national policy of empowerment of women has set certain clear-cut goals and objectives. The policy aims at upliftment, development and empowerment in socio-economic and politico-cultural aspects, by creating in them awareness on various issues in relation to their empowerment. There are many objectives of National Policies particularly for the empowerment of women in India such as creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential, the de-jure and de-facto enjoyments of all human rights and fundamental freedom by women on equal basis with men in all political, economic, social, cultural and civil spheres, equal access to participation and decision making of women in social political and economic life of the nation, equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public life etc., strengthening legal systems aimed at elimination of all forms of discrimination against women.

Therefore, through the SHGs above three phases are visible in Indian society. As reviewed in literature that SHGs programme plays an essential role to the help of women in attaining economic independence and empowerment of women at every sphere of life. These self-help groups are bound to make not only a change in empowering women but also tap the hither to unutilized powers of women for development of the society as a whole.
The government of India has adopted the programme of microfinance to SHGs, which was the brain child of Mohammed Yunus of Bangladesh for the empowerment of women in 1992 (Yunus, 2003)

Before the 1990’s, credit schemes for women were almost negligible. There were certain misconceptions about the poor people specially women that they needed loans at subsidized rates of interest on soft terms; they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experiences of several SHGs reveal that rural women are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government’s efforts were made through credit programmes like Swaran jayanti Gram Swarojgar Yojana (SGSY) to uplift the socio-economic condition of women in rural areas. (meenai, 2003)

REVIEW OF LITERATURE

In present study an effort has been made to do the review of literature related to Self-Help Groups (SHGs). It highlights that SHGs affected positively the group formation and SHG practices related to functioning, increased income, employment generation, asset creation, access to resources, family planning, physical mobility and decision–making at different levels (family, group and community). The reviews of literature is given below theme by theme–

**Group Formation and Participation of Members in SHG Activities**-
In the formation of SHGs some human factor resist women for becoming the member of group. Traditionally, women are busy in household work so they have less information about the outside of the home, due to less interaction beyond the family. In this condition elderly members in the family specially husbands play key role to take the decision related to participation in such activities and opposed to the women to join SHGs. Variation in the intensity of patriarchal norms in different castes families shows the unequal participation of different castes in SHG. The review of literature related to...
such issue has been divided into two parts-

1. **Facilitator and Impugnments in Group Formation**

   Ramachandar & Pelto (2009) found in the study of Bellary district in eastern Karnataka by using the In-depth interviews that initially women were opposed by their family members to join the SHG and ridiculed the idea that the women might be able to get substantial loans from the bank.

2. **Functioning of the SHGs**

   Gurveen and Sandhu (2013) examine the purpose, norms and functioning of SHGs in Punjab and reveals that group functions democratically with 2-3 office bearers elected by a consensus of the group and office bearers rotate once in two years. Group meets periodically at fixed intervals to discuss problems and find solutions to socio-economic issues/problems of members. Regular attendance and active participation at meetings is essential for all the members and decisions are taken at meetings by a consensus of all the members of group not by the President and Secretary alone (Das, 2012). Some argued that SHG meetings are to be held at every week that members can frequently meet and discuss on various problems, find solution, share each member’s feelings and plan for future group activities (Bora1 and Talukdar, 2012, Ramchander and Perttij, 2010, Pawar & Chary, 2010, Mahalekshmi, 2010). Sooryamoorthy (2005) in his study of Kerala reveals that members have to contribute minimum Rs. 10 at initial phase in order to become the member of group. Their weekly contribution becomes change during the membership period. At the time of joining the group they called ‘initial contribution’ and after some years called ‘current contribution’.

   Weekly meetings would ensure that members get to interact frequently to build up cohesion and issues which need to be sorted out would not have to wait for long. (Zubair Meenai, 2003). Veena Padia, 2005 in the study of DHAN foundation highlighted that group meet four times a month, as they need frequent loans for fish vending.
In this order the study related to leadership which is one of the parts of functioning of SHGs reveals that office bearers among the members were selected on rotation basis that each member gets the chance to develop leadership qualities and to boost up self confidence (Anuradha Rajivan, 2005, Murthi et al. 2005, Rao 1996, Mariadass et al. 2010, Pawar & Chary, 2010, Venkatesh & Kala, 2010, Geethanjali & Prabhakar 2013). The rotation of leadership helps to develop leadership qualities in each member (V. Rao, Kumaran, 1997). But some contradictory findings of the study reveal that the positions are fixed in the group (Kumaran, 2002). Randhawa and Mann (2007) reveals in the study of Punjab, India, on the sample of 222 SHG leaders and 888 SHG members by using interview method that majority (nearly 80 per cent) of the SHGs selected their leaders through consensus methods and very few SHGs used election method for selecting their leaders. According to NABARD guidelines (1998) the leaders of SHGs were to be elected a fresh once in a year or once in two year. But contrary to this, in nearly 94 per cent of the selected SHGs, the same leaders were found to hold position since inception. The findings are in conformity with those of Rao (2004) who reported that in nearly 99 per cent of the selected SHGs, no election has taken place for leader and rotation of leader was also reported in only 33 per cent of cases.

Studies related to saving amount reveals that members save 50-100 rupees per month that the all the members of group can contribute without any stress or burden (kumaran, 2002, Padia, 2005). There are some studies revealed contradictory findings that they save Rs 10-20 per week (Rajivan, 2005). The study of APMAS-Andhra Pradesh Mahila Abhivruddhi Society highlighted that members save 1 rupee per day or 10 in the case of weekly deposit. Some study revealed contradictory finding that NGO promoted SHGs in Udaipur district of Rajasthan have decreased their savings amount due to drought in the region over the past three years (Study of APMAS, 2006).
The other studies which has done by Randhawa and Sukhdeep (2007) in Punjab state that the meetings were conducted on monthly basis and conducted in afternoon for the proper functioning of SHGs. The duration of meetings was two hours. Compulsory attendance of members in the meetings was the pre-requisite for the smooth functioning of the group (Gurveen K. Sandhu, 2013, Gaiha & Nandhi 2007, Kropp and Suran, 2002). There was a provision for imposing penalty or fine for remaining absent from SHG meetings (Vetrivel & Mohanasundari, 2011)

The study related to book keeping which is also one of the part for functioning of SHGs revealed that group members were facing problem in keeping account. The main reason was lack of education (Niraula, 2007). In Lokadrusti Case, the account books were not maintained by the members. Men in the village or the Lokadrusti staff helped in maintaining the record of SHGs. Women felt that if they were trained they could possibly maintain the books. (Shashi Rajagopalan, 2005). Other study revealed that financial transactions of SHG were done by outsiders by paying monthly honorarium, (Kumaran 1997, 2002,). In the study of Vietnam animators are thoroughly trained in various facets of group formation before they are assigned the responsibility of group formation (Shetty, 2012, similar finding reveals in the study o IBTADA, Rajasthan, 2008). Some studies revealed that the record keeping of the group done by member’s educated son and some SHGs are increasingly paying local college students or other educated young people to maintain their books of accounts. Each member contributes a set amount per month, so they can pay the hired book keeper. (Ramchander and Perttij 2010).

Thus, the review of literature related to formation of SHGs mainly focuses on reason of joining the group, meeting place, book keeping, saving amount etc rather than exclusion and inclusion of the women at the time of formation of SHG, creation of new norms, development of rationally and mutual support at the time of functioning of SHGs.

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3. Studies Related to Economic Dimension

Previous research related to SHGs mainly focused on the economic gains for households with SHG members. Concerning the economic effects it is found that households with SHG members are able to reduce a deprived condition by diversifying income (Garikipati, 2008, Swain & Varghese, 2009, Mehta, Mishra & Amrinder Singh (2011). Some argue that SHGs have the potential to empower women when saving and credit activities are complemented with meetings and trainings (Batliwala, 2007, Jakimow & Kilby, 2006, padala, 2011). Other study which has been done by Shashikala & Uma (2011) in Mysore district of Karnataka by using observation and questionnaire methods reveals economic change among the members such as asset creation by the respondents has increased after joining SHG. Members have created assets in the form of consumer durables and animals like cow, goats etc. so their income has increased considerably after joining SHG (Rajendran, 2012).

Ambiga devi & et al. (2012) have assessed the economic impacts of SHG on the group members in Coimbatore and listed the seven economic impact of SHG among the respondent. The most important economic impact was the expansion of their business (score 58.03). The next important impact was the possibility of savings (score 57.41), self employed (score 57.13), financial availabilities (score 56.8) to obtain credit, increase their standard of living (score 54.2), and empower them (score 53.88), and provide them skill for income generation (score 52.18) while in the study of Kirankere & Subrahmanya (2013) it revealed that the financial inclusion and economic change of SHG members in Thirthahalli Taluk of Karnataka. The findings exposed that majority of rural women (96%) became entrepreneur because of SHGs and their financial support by the SHGs (Uma & Rupa 2013, Sarania & Maity, 2014). In this order Uma & Rupa (2013) has reported the financial inclusion of women in Hunsurtaluk of Mysore district of Karnataka on the sample of 300 members by using survey method. The study highlights that after the membership of SHGs there was enormous increase in the number of
bank accounts by members to the extent of 82.7 percent from 17.3 percent before membership. This indicates the financial condition of women has improved after joining the SHG (Selvam and Radjaramane 2012).

Kappa, (2014) has examined the empowerment of women through Self-Help Groups in Andhra Pradesh district by using the questionnaire method. The study reveals that the SHGs has made the women financially strong as well as it helped them to save amount of money and SHGs created confidence among the women in social, economic sphere and they become self-reliant (Thakur, Sharma & Jain 2009, Pavithra & Narayana 2013, Sundaram, 2012, Raj Kumar & Leelavathi, 2014).

Sucharita Mishra (2014) in the study of Odisha on the sample of 128 SHGs after using the questionnaire, survey and focus group discussions (FGDs) methods reveal that before joining the SHG 78% of the participants were home makers or doing household chores and only 21%, women were engaged in little earning side by side with their traditional household works while Suryawansi (2014) has examined the marketing strategies of SHG women in Nanded district of Maharashtra and observed that 62.62 percent SHGs were selling their product only in exhibition, 3.12 percent were selling the product by door to door sales, 18.75 percent were selling product at their home and only 12.5 percent SHG were using proper distribution. The SHG products were papad, candy, masala, milk related product, beauty product, store product and others.

Some other studies focused the use of loans by the members such as Sooryamoorthy, (2007) in the study of two districts – Alappuzha and Erankulam of Kerala, by using the survey method has examined that 90% of the members of SHG had used loans for their immediate consumption needs, health care and education of their children while only 10% women turn to productive activities like microenterprises (Chennappa, 2004, Sivasankar, & et al. 2006, Jyothi, 2009, Gangraj & Lazer 2010, Ansuman 2013, R. Das 2014,) while Garikipati (2011) in the study of Mahabubnagar district in the southern

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The state of Andhra Pradesh has observed that women’s loans are typically used to enhance male ownership of household’s productive assets. Rajendran, Raya, (2011) in the study of Tamilnadu reported that 82.4% of the respondents used loans to start their income generating activities/micro enterprises, 60% respondents used loan for consumption purposes and 18 respondents did not get any loan from the banks. The study reported that 42 respondents started provision or petty shops; 83 respondents micro business in the form of selling vegetables, milk, coconut, cattle feed, cut piece and shandy sales. 31 respondents started service activities such as renting of utensils and cable T.V; 32 respondents started production and sale of pickles and candles.

The other studies emphasize that improvement in employment of women after formation of SHG (Das, 2015), income (Selvam and Radjaramane 2012, Hoque and Itohara, 2008), expenditure and saving of the respondent after formation of SHGs (Javali & Bagalkot, 2010, Reddy, 2009, Uma & Fatima, 2013, Shashikala and Uma, 2011, R. Prabhavathy 2012, Chandrashekar and Lokesh, 2009) while Elango (2010) reported the working capital of women in the study of Aranthangi Taluk of Pudukkottai district and revealed that after joining the SHG women working capital and its growth has been improved.

The review of literature related to economic gains by the SHGs mainly focuses on access to resources, improvement in the economic condition, self-employment, increased income of the family, employment generation, asset creation by the respondents, Increase economic independence, increased monthly income, expansion of husband business etc. rather than how much of amount has be taken from the group, how to use this amount, choosing economic activities, who take the decision to use of loans etc.

SELF-HELP GROUPS AND DECISION-MAKING OF WOMEN AT FAMILY LEVEL

The literature related to family level decision-making has been
reviewed. Sharma (2007) has revealed in the study of Nepal by using survey that credit program participation leads to women taking a greater role in household decision-making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power compared with their husbands, and having greater freedom of mobility. Female credit also tended to increase spousal communication in general about family planning and parenting concerns. Hossain & Kabeer (1999) has examined the contraceptive use in credit and non-credit women. 630 credit clients were selected and compared with non-credit women. The study revealed that involvement in micro-credit activities has increased women decision making power in household matters including capability to interact with the husbands regarding desired family size i.e. number of children and use of contraception in relation to non-participants (Murthy, Raju & et al. 2005).

While Ramesh (2006) in the study of mahaboobnagar district of Telangana region by using questionnaire method for collecting the data revealed that before joining the SHG, 58 percent of the families have adopting small family size norms, but after the formation of the group this went up to 93 percent. In other words, after the formation of group more number of women was going for small size family norms than past.

Vinayagamurthy & Muthukumar (2013) has analyzed the economic decision-making process among the SHGs women in Salem district, Tamil Nadu. The researcher has selected 6 villages as sample viz., Kalpaganur, Adaiyur, Amaram, Pottipuram, Alathur and Navalur and revealed the caste wise findings of the study. Caste wise data highlighted that a half of the backward caste rural women (50 percent) and more than half of the most backward caste women (55.13 percent) have more participation in financial decision-making due to the impact of empowerment training while scheduled caste women have less participation in financial decision-making even after joining SHGs.
The literature review related to decision-making reveals that studies focus on financial decision-making rather than other decisions such as child-bearing, physical movement, community participation etc. the studies also reveals that empowerment as an outcome rather than process and in the most of the studies the data were collected by survey and questionnaire method rather than interview, observation, case studies and narratives method.

**SHGS AND PHYSICAL MOBILITY OF WOMEN**

Rajivan (2005) has examined the women’s physical mobility both within and outside of the village. The study reveals that there were no objections from the family members regarding attending weekly meetings in the village or workshops at the branch level after joining the SHG. Women who engaged in business reported that they can move freely up to 8p.m. but visiting in natal place were common among all women. These facts reveal that women physical mobility beyond the family has increased after the formation of SHG.

Padia (2005) in the study of Tamilnadu revealed that women physical mobility has expanded by attending kalanjiam (SHG) meetings and training programmes as well as through visit to banks. Enterprise activities have also contributed to enhanced mobility as they involve visit to local and distant markets. Women members have traveled to villages and cities they have never seen before. Unlike in the past, they now travel without their husbands, either alone or with other women. For the first time in their lives, they visit places such as banks, block, development offices, collector’s office and police station. Enhanced mobility and interaction have increased women’s confidence, courage and access to knowledge and information.

Lopamudra & Suresh (2012) has revealed that before joining SHG, women were depending entirely on their family members for outward activities. After joining the SHG, they perceive to have more freedom of mobility and were able to manage most of the out-door activities (taking
children to school, doing daily house hold purchase etc.) without any hindrance from family members. They were able to go to hospitals, banks and even to distant places independently. As mentioned by a participant, “Previously, my husband used to drop me whenever I had to go to any relative’s house, because I didn’t know how to go. Now I can manage alone”. Niraula, 2007 reveals in the study of Nepal that to participate in organizational activities, women coming out from their household chores. So SHG has given opportunity to come outside of the houses.

Above literature review examines the extended physical mobility of women after joining the SHGs but less study focuses on how their physical mobility has increased and who take the decision to go to outside of home. However it is a trend to focus on empowerment of women as a homogenous process without understanding differential empowerment of women in different castes of SHGs.

**Review Based on Compare with the Members and Non-Members of Self-Help Group**

Dnyaneshwar and Malji (2009) has compared between Hindu and Muslims SHGs in Nashik district of Maharashtra and revealed that Muslims women are more able in empowerment compared to their Hindu counterparts. It reveals that group age, member age and education have influenced their empowerment. But religion is not influential factor in economic empowerment. It does influence upon social empowerment to some extent.

Hoque and Itohara, (2008) has compared with members and non-members of the micro-credit organizations in Bangladesh. On the basis of questionnaire method data revealed that among the agricultural activities, rural women’s participation was relatively higher rather than non members in various post harvest activities and livestock management activities than other agricultural activities. On the other side, few women have participated in some selected non-agricultural activities like handicrafts making, tailoring...
and Nakshi katha making. Study reveals that farm women were contributing in household income through participating in economic activities.

Above reviews of literature related to SHGs reveals that the scholars has used the comparative method in their study but only compare between before and after joining the SHGs of women but studies has less attention on compare between the castes. They use the concept of empowerment as a homogenous term.

**Review Related to Socio-Economic Changes among the Members and their Community Participation**

Rajivan (2005) examines the significant changes among the SHG women in large socio-economic environment through the SHARE Microfinance limited in Andhra Pradesh. The study reveals that before joining the SHG women have to visit to the upper caste moneylenders for the dept and keep something as pledge for borrowing money. In this study a member narrated that ‘our husband were also at the beck and call of the Patels. They made our men sweep their houses and yards and work on their fields for low wages…’ Sometimes we borrowed Rs. 900 in the morning and repaid Rs. 1000 by the evening of the same day. The charge was ranging between 60 and 120 per cent per annum. But after formation of SHG income generating activities have started by the women to fulfill their economic needs as a result their dependency on moneylenders has been removed. In this order Ghosh, (2012) has revealed in the study at national and regional levels in India that the average annual net income, assets and savings of SHG members has increased significantly in the post-SHG situation, resulting their dependency on moneylenders has decreased remarkably (Umashankar, 2006, Mann, et al. 2011, tiwari, 2011).

In reference to participation of women at community programme Nasi (2004) has undertaken study in Belgaum district and found that after formation of group, the members were able to force Mandal Panchayat authorities to take up road asphalting work in many villages. The SHGs also
pressurized the authorities concerned to start school in the villages of Taluka. Other study which has done by Tesoriero (2005) in south India by using questionnaire method on the sample of 18 SHGs and revealed that every group in the sample was involved in some type of community or social action programme such as helping separated couples to reunite, giving prizes on Independence Day, helping people with educational expenses, to access and receive government benefits, and resolving conflicts in the village, participated in the Panchayat level election, collectively motivating children and parents to engage in schooling, to allow daughters to complete 10th standard, action to close down liquor shops (Santhanam, 2010, Niraula, 2007, Behera, 2010) and petitioning the District Collector to make necessary improvements in the village while other study like Swain (2006) in the study of Orissa by using the interviews, focus group discussions and case studies methods revealed that women has involved in cleaning the village, building roads or bridges in or around the village, taking initiatives to start a school, a literacy programme, primary health care centre, or running anti-alcohol consumption campaigns, solving drinking water problems in the village, have a positive impact in reducing the amount of time spent by women in fetching water and also lead to better health within the household, in particular for children.

In this order Sanyal, (2009) has examined the collective action of the SHG women in West Bengal, India and interviewed 400 women from 59 microfinance groups. The findings reveals that one third of these groups undertook various collective actions such as normative actions that sanction men’s behaviour and challenge conventional social practices, and internal interventions that involve and affect only group members and their households. Improvements in women’s social capital and normative influence fostered the capacity for collective action. Sundaram, (2012) in the study reveals that SHG members distributed school uniforms to poor students; they undertook a plantation drive, distributed pen and notebook sets to poor students and donated some money to a charity during a national
calamity. They participated in several social initiatives like the “Clean Village Drive” and other such social upliftment programmes since their involvement in the SHG. Now they are much more confident in their dealings with government officials, bank officials, electricity board officials, Medical officers, the revenue officer, health scheme officials etc. Prased (2000) in the study of Kolar highlighted that women members were involved in community level programme like drinking water, electricity, desilting of tanks and health services after formation of self-help group.

Above literature reviews related to self-help group mainly based on the study of south India by using survey and questionnaire methods for collecting the data rather than case study and narrative methods.

So, on the basis of these gaps in the literature the present study attempts to understand the process of empowerment (differential) in terms of decision-making that who propose the decision, who oppose and how women convinced to him/her to fulfill their will and then who take final decision after the resistance of family members on the issues related to group family and community and compare among three types of groups like OBCs, SCs and Mixed groups before and ten years after joining the self-help group.

The Research Objectives and Research Questions

The main objective of the study is to know the differential contributions of the self-help group in empowerment of women through participatory process. More specifically, in this work, the researcher seeks to explore the SHG approach that has increased the empowerment of SHG women in terms of decision-making at three levels such as family, group and community, before and ten years after joining the self-help group.

This study focuses on following research questions-

- In the formation of SHGs, how exclusion, inclusion and primordial relation become effective?
- In the functioning of group what are the new norms emerge in
the interaction process when the groups are functioning?

- How rationality and mutual support come out among the women in the process of functioning of group?
- What are the differential level of empowerment of women in terms of physical movement beyond the family, child bearing, extension of medical facilities to children and pregnant women and differential impact on the dependency on moneylenders of the women before and ten years after joining the SHG?

Limitations of the Study

The following limitations are adopted during the study-

- The study is limited to the rural women who have been members of SHG for more than ten years.
- It is limited to three villages namely Hathiganha, Rampur and Tikri facilitated by same block and same bank of Allahabad district.
- The study includes only six women’s SHG as a sample in which two are OBCs, two are SCs and other two are mixed caste of SHG.

Rational of the study

In the contemporary society the issue of women empowerment has been addressed by numerous scholars at national and international level. The present study aims at focusing the issue of women empowerment through SHGs. Earlier studies related to the SHG are less focused in the process of group formation, its functioning and other things. The other gaping which is revealed through the review is that women are treated as homogenous character. Beyond these issues most of the studies focused particularly on the economic aspect of the SHG i.e. increase in economic independence, access to resources, self-employment, increased income of the family, employment generation, asset creation by the respondent, increased monthly income, expansion of husband business etc. rather than how much of amount has be...
taken from the group, how to use this amount, choosing economic activities, who takes the decision regarding the use of loans etc which made women self reliant and confident. Earlier studies, consider the empowerment as an outcome but there are less studies which focuses on the process of empowerment. The other gaps are that there are more number of synchronic studies rather than diachronic and less studies has adopted the comparative method to compare at two time period i.e. before and ten years after joining the SHG. Review of literature also reveals that studies have adopted the questionnaire or survey method to collect the data rather than interview, narrative and case study methods. Literature review related to decision-making reveals that earlier studies focuses on family level decision-making rather than group and community level and family level decision mostly focuses on financial decision-making rather than decision on child-bearing, physical movement, community participation etc and there are studies related to south India rather than north India.

This study make an effort to show the group activities and the social process taking within in transform the social structure and they play as an actor in the group that enhanced their decision-making power not only group as well as family and community. SHG opens the door for the women to come out from their household boundaries and give them opportunity to communicate their feelings with others. Grassroots practitioner and movement find that women empowerment cannot be only attained by the language and strategies of empowerment they have to engage from the new development approach that start from interaction and knowledge and creation of new identity among the women. So the shift is visible from broader based empowerment approach which works upon process rather than outcome. The transformative capacity from traditional to modern is possible through the SHG approach.

Thus the present study is based on how the process of formation of SHG creates their new identity by interacting with the member of SHGs and also focuses that how the interaction of women within the group and between
the group of women, bank/block official gradually make them confident and increase their decision-making. In the process of decision-making who propose the decision, who oppose and how women convinced to him/her to fulfill their will and then who take final decision on the issues related to group, family and community.

**Operationalization of Concept of Power and Empowerment**

In spite of the existence of various research on the topic of empowerment as viewed from different perspectives such as economical, anthropological, psychological, political etc, it is difficult to find out the comprehensive operational definition that can be used at grassroots level for the women. There has been little primary research at the grassroots level to contribute to our understanding of what empowerment means in everyday terms (Carr et al. 1996). Thus, it appears that there is not enough research done in assessing the process of empowerment in a group, family as well as community levels.

So the present study operationalizes the process of empowerment through SHG in terms of decision-making that who propose the decision, who oppose and how women convinced to him/her to fulfill their will and then who take final decision after the resistance of family members in the issues related to group family and community.

The literature reflects the considerable diversity in the emphases, agendas, and terminology used to discuss women’s empowerment. For example, it is not clear whether authors who use terms such as “women empowerment”, “gender equality”, “female autonomy” or “women’s status” are referring to similar or different concepts. However, the concept of women’s empowerment can be distinguished from others by two defining features. The first is process (Kabeer 2001, Oxal and Baden 1997; Rowlands 1995) and the second is the agency: in other words, women themselves must be significant actors in the process of change that is being described or measured.
Literature shows that the concept of empowerment has traversed a long path in the intellectual and socio-political history of mankind. Its roots can be traced to the landmark theoretical statement of Freire (1972) who puts forth the notion of ‘conscientization’ a process that enables the poor to challenge the power structure and gain control over their lives. Although, Freire did not use the term ‘empowerment’ yet, his work is very much in the same spirit.

During the mid-1970’s, empowerment was seen as a weapon of struggle within the women’s movements. The international usage of the term empowerment probably began with the appearance of the book by Sen and Grown (1987) Development, Crisis and Alternative Visions: Third World Women’s Perspectives prepared for the Nairobi conference at the end of the United Nations’ Decade for women in 1985. In this book titled ‘Empowering ourselves’ clearly identifies the development of women’s organizations as an essential to the design and implementation of strategies for gender transformation.

Since the mid-1980s, the term empowerment has become popular in the development field, especially with reference to women. However, there is confusion as to what the term means among development factors. The concept of women’s empowerment is the outcome of important critiques generated by the women’s movement, particularly by ‘third world’ feminists. They clearly state that ‘women’s empowerment requires the challenging of patriarchal power relations that result in women having less control over material assets and intellectual resources’. Women participate in their own oppression so firstly they must become aware of the ideology that legitimizes male domination. Scholars assert the empowerment process is possible only when the new ideas and information will come from external agents. With new consciousness and the strength of solidarity, women can assert their right to control resources and to participate equally in decision-making. Women’s empowerment became a force that is an organized mass movement which challenges and transforms existing power relations in society.

...20...
In the beginning of 1990s, the term `empowerment’ had entered the development discourse and was widely used with reference to women and gender equality. Development agencies (multilateral and bilateral) started using the term to replace the earlier terminology of `people’s participation’ and `women’s development.’

Feminist writings on empowerment from the 1990s offer three significant insights. First, empowerment is about changing power relations, not just about people gaining confidence, but about recognizing that the inequalities of everyday lives are neither natural nor acceptable. Second, empowerment is relational: it is about the relations of power in which people are located, within which they may experience disempowerment or come to acquire the ‘ability to make strategic life choices’. This becomes important when we look at contemporary discourses of women’s empowerment in which social and gender relations come to be curiously absent. Third, empowerment is a process. It is not a fixed state nor an end-point, let alone a measurable outcome to which targets can be attached. In this sequence, the World Conference at Beijing (1995) played a critical role in introducing the term to national governments for whom it soon became an attractive catch phrase. Since the 1994 UN International Population and Development Conference in Cairo, the population and development field has made considerable progress in transforming policies and programmes to promote reproductive health as well as gender equity and women’s empowerment.

On the other side, in much informative work of Beteille (1999) it is proposed that empowerment is a phenomenon about radical, social transformation, and it is about the ordinary and common people rather than politicians, experts and other socially or culturally advantageous persons. He emphasizes that empowerment in essence, is a process of cultivating ‘power’ in the less privileged individuals of the society, however, the root world ‘power’ from which the term ‘empowerment’ is derived, has been left ignored altogether. Most of the radical theories of empowerment advocate for giving power to the common masses of people, and these populist theories are often
mistrustful to the social and political institutions because they perceive them as obstacles to the aspirations of ordinary people like peasants, workers, dalits, rural folk women etc. in gaining control over their own lives.

The term empowerment is used to describe a process wherein the powerless or disempowered gain a greater control and share over the resources and decision-making (J. Venkatesh, 2010). The primary concerns of empowerment is towards changing the systematic forces to bring about a redistribution of power between nations, classes, castes, races, ethnic groups or gender. The process essentially involves the goal of challenging the evils of subjugation and subordination.

Kabeer (1990) interpreted it as a radical transformation of power relations between women and men, so that women have greater power over their own lives and men has less power over women’s lives. In the same way, Betteile (1999) observed “….the main point behind empowerment is that it seeks to change society through a rearrangement of power”.

Conforming earlier to this notion, Giddens (1984) had viewed it as a ‘transformative capacity’. Griffin (1989) defined women’s empowerment as ‘adding to women’s power’. Viewing power itself is gendered. As Malhotra and colleagues (2002) discuss, this brief definition focuses on a change from relative powerlessness to greater equity in exercising power and thus distinguishes 'empowerment' from the general concept of ‘power’, as exercised by dominant individuals or groups. Some feminists have sought to define empowerment as ‘power to’ unlike men who define it as ‘power over’ (Deutschman, 1991).

In order to define the concept of empowerment, Batliwala’s (1993) conceptualized empowerment as a process of transforming the relations of power between individuals and social groups, shifting social power in three critical ways:

- By challenging the ideologies that justify social inequality (such as gender or caste),
- By changing prevailing patterns of access to and control over
economic, natural and intellectual resources,

- By transforming the institutions and structures that reinforce and sustain existing power structures (such as the family, state, market, education and media).

Batliwala further defined empowerment as ‘the process of challenging existing power relations, and of gaining greater control over the sources of power’ (1994: 130).

Gianotten et al. (1994) described women’s empowerment as a process of increasing women economic self sufficiency (including their ability to earn income and possess their own assets and finances), their social and legal ability to negotiate their right in the household as well as the community (including common property resources), and women’s control over their own bodies, time and movement (including freedom from gender violence).

But the other definition is given by World Bank in his book entitled ‘Empowerment and Poverty Reduction: a Sourcebook. He defines empowerment in its broadest sense as the `expansion of freedom of choice and action (Narayan, 2002)’ Although this applies to women as well as to other disadvantaged or socially marginally groups, it is necessary to understand that women’s empowerment includes some additional elements. Thus, women are not just one group among various disempowered subsets of society (the poor, ethnic minorities, and so on); they are a cross-cutting category of individuals that overlaps with all these other groups. Secondly, household and interfamilial relationships form the mainstay of women’s disempowerment in a way that is not true for other disadvantaged groups. This means that efforts at empowering women must take note of the household level implications for broader policy action. Thirdly, it can be argued that while empowerment in general requires institutional transformation, women’s empowerment requires systemic transformation not just of any institutions, but specifically of those supporting patriarchal structures (Malhotra & Schuler, 2005).
In the order of conceptualization of empowerment Naila Kabeer (2008) conceptualize the empowerment in different aspects of change in women’s lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on women’s sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities.

The Inter-American Development Bank 2010, define the women’s empowerment in terms of ‘expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres.

As passing of time, another important aspect mentioned by J. Tucker & E. Ludi, 2012 ‘Empowerment and equity derive from the political settlement within a society, which can only be changed by longer-term endogenous processes. Donors (Policies) can perform in developing a better information base on the living conditions of different social groups and the barriers which they face in accessing services and opportunities and interacting with formal/informal decision-making institutions’.

Recently, T. O’Neil, P. Domingo and C. Valters 2014 defines, Women’s empowerment is a process of personal and social change through which they gain power, meaningful choices and control over their lives. United Nation Development Programmes (UNDP) gender equality strategy 2014-2017 the theme is -The future we want: Rights and Empowerment, the strategy provides detailed guidance for UNDP business units on how to mainstream gender perspectives as they operationalize all aspects of UNDP’s Strategic Plan 2014-2017. This includes identifying strategic entry points for advancing gender equality and women’s empowerment in all seven outcomes of the
strategic plan. It also highlights the institutional mechanisms UNDP will put in place to ensure that staff at all levels are held accountable for delivering gender equality results, and for creating and maintaining workplaces where women and men have equal opportunities to contribute to our mission and advance within our organization.

Thus, the concept of empowerment is conceptualized in different ways from beginning to still now and it can be conclude that empowerment is the process of achieving the power and equality in every dimension of life. Therefore Empowerment is a multidimensional concept which consist social, economic, political and psychological dimensions. As earlier writer, Mason (1986), pointed out that the phenomenon of gender inequality is inherently complex, that men and women are typically unequal in different dimensions. Since that time, a number of studies have shown that women may be empowered in one area of life while not in others (Malhotra and Mather 1997, Kishor 1995, Beegle et al. 1998). Some studies efforts have been made in recent years to develop various dimensions along which women can be empowered.

In his article, Sharma, (2002) argues that, there are two conceptions of empowerment: unidimensional and multidimensional. Unidimensional conception of empowerment focuses on political empowerment. Crucial to the concept of political empowerment is the notion of power as a command. There are at least three distinguishable usages of power as command: a) command over institutional resources such as decision-making bodies. For most part, women’s empowerment framework has been concerned with the uni-dimensional view of itself as political empowerment. This is evident from the fact that it has been conceptualized, in the first instance, in terms of control by woman over her body and sexuality and then in terms of her increasing control over institutional resources like decision-making bodies.

It refers to augmentations of capacities of various sorts, including social, economic, and psychological and, of course, political. Social
empowerment connotes promotion of social capacities such as health, education, freedom and opportunities for realizing one’s potentialities, unfettered by gender identity. Economic empowerment implies entitlement to employment, income, property, productive resources and benefits regardless of gender differences. Psychological empowerment signifies confidence building, acquisition of a sense of efficacy and ability to overcome feeling of helplessness. Political empowerment, of course, implies equal say in the decision-making process in the power structure at all levels from local level to global level. According to Sharma (2000), all these dimensions of empowerment are so intertwined with one another that over-reliance on one to the neglect of the other is not likely to work.

So the concept of empowerment is multi-dimensional and multi levels concept. It is not easy task to get equality in all sphere of the life. It can be achieved step by step due to deep rooted of patriarchal values in the family as well as society. So women have to become aware about their right and come out from their traditional boundaries and get the new responsibilities of outside.

**Theoretical Model of Women Empowerment**

In the process of women empowerment, theoretical framework has been preferred to understand the concept. Patriarchy is one of the appropriate theory to understand the concept of empowerment India is a traditional society so patriarchal norms may limit women’s willingness to empowerment directly or they may influence the access of women to education and income, freedom to move, participation in major decision-making process. Sometimes, these norms permit women to earn money without retaining control over it or gaining any position in the family or society, in these situations men are the ultimate beneficiaries of women empowerment. So theory of patriarchy is selected to know the process of decision-making of women at family as well as community levels.

At the most general level patriarchy has been used to refer to male
domination and to the power relationships by which men dominate over women (Millett, 1969). Lerner argues that patriarchy is a historic creation by men and women and that the patriarchal family is the basic unit of its organization. Millett used this concept to describe male domination over women in 1970. For Millett, the main institution of patriarchy is the family. The family encourages its members to conform to the sexually differentiated roles and maintain women's substandard position. According to Weber (1947), used the concept of patriarchy to refer to a system of government in which men ruled societies through their position as heads of households. In this practice the domination of younger men who were not household heads was as important, if not more important than the element of men's domination over women via the household. Walby sees patriarchy from a multi-dimensional approach. She defines patriarchy "... as a system of social structures and practices in which men dominate, oppress, and exploit women." The main element of patriarchy is: "...systematically structured gender inequality." She argues that patriarchy consists of six structures: household work, paid work, the state, male violence, sexuality, and cultural institutions. Walby further says that there are two forms of patriarchy: private and public. Private patriarchy is based on household production in which men control women individually. Public patriarchy is a form whereby the expropriation of women is performed collectively. Private patriarchy is maintained by women's non-participation in public life (Welby, 1990).

Initially when feminist theories focus the concept of empowerment, it was clearly used to articulate and facilitate the struggle for justice; and the women’s equality issues such as gendered nature of deprivation and subordination. Empowerment was seen as a process of ‘undoing of internalized oppression’ and building of ‘power from within’. Moreover, the present view is that it is about changing social and cultural norms of patriarchy that remain the sites of domination and oppression against women (Raju, 2005). During the early 1960s and late 1970s the aim of feminist studies was to make women visible since existing studies had either ignored women...
altogether or homogenized them with men subsuming them under the non
gendered category of ‘human-being’. The focus of feminist inquiry over the
last three decades has gradually shifted from developing knowledge about
women in which women feature as the objects of knowledge to
understanding women as the subjects of knowledge (Vindhya, 1998).
Feminist scholars recognize that gender is not only historically,
psychologically, and culturally constructed, it is socially constructed as well.

In the order of these explanations, the feminist theories such as
liberalism, essentialism, Marxism/socialism and post-modernism also
focused the women subordination in different forms. Liberal feminists look
for explanations of gender inequalities in social and cultural attitudes, they
are charged of not acknowledging the systemic nature of women's oppression
in society. The liberal feminists’ solution is to improve women access to the
public realm. They demand state protection of women’s right as individuals
to determine their lives, thereby becoming the equals of men (Rege, 2003).

Radical feminist writers Kate Millett has focused exclusively upon the
system of male domination and female subordination (Millet, 1969).

On the other side, Marxist feminists have attempted to analyze the
relationship between the subordination of women and the organization of
various modes of production. In fact the concept of patriarchy has been
adopted by Marxist feminists in an attempt to transform Marxist theory so
that it can more adequately account for the subordination of women as well
as for the forms of class exploitation. Marxist feminists have attempted to
analyze not simply 'patriarchy' but the relationship between patriarchy and
the capitalist mode of production.

Socialist feminism calls for the restructuring of family as a means to
end domestic slavery and the introduction of some collective means to carry
out childrearing, caring, and household maintenance.

Since different perspectives have been put forward by sociologists,
anthropologists, and ethnographers in theorizing patriarchy, we shall focus
on some of the most important among them for a better explanation and understanding of the patriarchy.

In this way, feminism had explored the women issues in different ways which are significant in empowerment of women. The present study is made to understand that how patriarchial norms are working in SHGs women in terms of decision-making before and ten years of after joining the SHGs.

**Concepts Used In the Study**

In the present study the concept of empowerment is operationally used in the following manner given by Weber and Foucault. The review of literature reveals that the concept of power has been used at macro and micro level both in the studies. Karl Mark, Max Weber Parsons and Foucault have used the concept of 'power' in their study. The present study has used the notion of power as given by Foucault.

M. Foucault in 1980 used the concept of power at micro level and classified the power in plural forms like power over, power to, power with and power within.

*Power Over* refers a mutually exclusive relationship of domination or subordination. It assumes that power exist only in limited quantity. This power is exerted over someone or less negatively, allows someone to be guided.

*Power To* refers the power of individual to control their labor, family resource, body and fertility i.e. organize and change existing norms.

*Power With* refers to the power from collective action. It derives from women organized together with a common goal i.e. to improve their economic condition.

*Power within* is internal power that refers to self awareness, self esteem, identity, confidence and assertiveness. It refers to how in individuals
through self analysis and internal power, can influence their lives and make changes. This power includes power at both individual and collective levels.

At macro level, Karl Marx associates power with oppressive domination. Power is ultimately rooted in the material conditions of production. He said, ‘those who own the means of economic production have power over those who do not’. In this order Max Weber talked about the individual and collective power. Individual power defined in the following way that power is the probability that an actor within a social relationship would be in a position to carry out his will despite resistance to it. The activation of power is depending on person’s will, even in opposition to someone else’s (Risto, Heiskla, 2001).

In the order of these explanations, Parsons said that ‘power is a means in the society. Parsons viewed power as the ability of a social system to "get things done" which are collectively viewed as "worth doing." Under conditions of stability, power will be dispersed in such a way that best serves the needs of the system as a whole (Risto, Heiskla, 2001).

The concept of the power depends on two things. Firstly, it is the belief that power can alter, like it goes that “Knowledge is power, but power is also knowledge”. It means that if power can change, then empowerment is possible. Secondly, it depends upon the notion that power can proliferate. Power is often related to our ability to make others do what we want, regardless of their own wishes or interests (Foucault, 1980).

Historically it is evident that power begins in the writings of Nicollo Machiavelli (the princes, early 16th century) and Thomas Hobbes (Laviathan, mid- 17th century).

Machiavelly sees power as a means, not a resource, and seeks strategic advantages, such as military ones, between his prince and others. Hobbes represents the causal thinking about power as hegemony. Power, in Hobbes, is centralized and focused on sovereignty.
C. Wright, Mills (1958) in his article, ‘has to do with whatever decisions men make about the arrangements under which they live, and about the events which make up the history of their times’. He continued, ‘in so far as such decisions are made, the problem of who is involved in making them is the basic problem of power. In so far as they could be made but are not, the problem becomes who fails to make them?’ (Mills 1958; Mills 1963: 23).

In same way, Robert Dahl (1961) located the discussion of power within the boundaries of an actual community. However, the major importance of Dahl is in the development of the interest in understanding ruling elites, which came to after the Second World War (Mills, 1956, hunter, 1953).

On the other side, Peter Bachrach and Morton Baratz (1962) developed a model as a response to dahl-the two faces of power. Dahl assumed a pluralistic society, in which all the community interests are represented by means of open processes. Bacharach and Baratz also have a doubt as to whether the decision-making process is really democratic and open as Dahl assumed. They dealt mainly with the connection between the overt face of power – the way decisions are made and the other, covert face of power, which is the ability to prevent decision making. They pointed to the strategy of mobilizing bias to prevent discussion on certain issues and thus to determine what is important and unimportant. They referred to this organizing of what stays in and what is out as the non-decision making process where power conflicts do not rise above the public face of power which is confined to certain values, rituals or beliefs that tend to favor the vested interests of one (or more) group/s relative to others (Clegg, 1989).

The researcher uses Foucault’s notion of power to understand the concept of empowerment in terms of decision-making. In this study the concept of ‘power over’ is exercised in SHGs women when husband or in-laws continued their domination in the traditional power structure and take important family decisions such as number of children to be birth,
autonomous movement of the women beyond the family. It shows that the power is centered and limited in some hands.

*Power to’ refers the decision-making in which women have started to convinced their husbands or laws to fulfill their wish and take decision by their self. In such way, *Power with’ refers the collective power in which group members take decision collectively. ‘*Power within’ is also important in the generation of awareness and confidence in women. But present study has used the concept of ‘power over’, ‘power to’ and ‘power with’ to understand the process of empowerment which is supplementary of ‘power within’.

**METHODOLOGY USED IN THE STUDY**

**Sample Selection**

Purposive sampling method is used to draw a sample of six Self-Help Groups (SHGs) from three villages namely Hathiganha, Rampur and Tikri from Allahabad District selected for the study. The researcher decides to choose these villages as a sample because these villages allied from one panchayat and same rural bank of Hathihanha. The other reason of the selection of these villages that here the SHGs are functioning from a long time e.i since 2001. Consequently it is easy to compare the women decision - making power at two time period. The sample of six self-help group is selected on the basis of caste hierarchy in which two groups comprises totally OBCs women e.i. *Maurya caste*, two SCs groups comprises totally Scheduled Caste specially *Pasi women* and other two are mixed caste group in which one group comprises *Thakur, Nai, and Chamar* caste of women and second mixed group comprises caste of *Patel* (OBC) and *Pasi* (SC) women. Finally six SHGs have been selected.

Each two group selected from each village that is OBCs group (from Hathiganha village (out of six SHGs), SCs group from Tikri village (out of three SHGs) and mixed group from Rampur village (out of three SHGs) purposively selected for the study, as given in table-
Table-1  Sample description

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Name of Sample Groups</th>
<th>Total No. of Members</th>
<th>Caste Composition</th>
<th>Village</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mahila Shakti Self-Help Group (OBC Group-1)</td>
<td>10</td>
<td>Total caste of Maurya Members</td>
<td>Hathiganha</td>
</tr>
<tr>
<td>2.</td>
<td>Yamuna Self-Help Group (OBC Group-2)</td>
<td>10</td>
<td>Total Caste of Maurya Members</td>
<td>Hathiganha</td>
</tr>
<tr>
<td>3.</td>
<td>Ganga Self-Help Group (SC Group-1)</td>
<td>10</td>
<td>Total Caste of pasi Members</td>
<td>Tikri</td>
</tr>
<tr>
<td>4.</td>
<td>Bhagyalaxmi Self-Help Group (SC Group-2)</td>
<td>10</td>
<td>Total Caste of pasi Members</td>
<td>Tikri</td>
</tr>
<tr>
<td>5.</td>
<td>Navdurga Self-Help Group (Mixed Group-1)</td>
<td>10</td>
<td>Caste of Thakur, Nayee and Chamar (Harijan) Members</td>
<td>Rampur</td>
</tr>
</tbody>
</table>

Grand Total 60 Members

Source: From the Field

The researcher has used the comparative method for comparing the participation of women in decision-making process among all six groups before and after joining the group. Basically comparative method refers to the method of comparing different societies or groups within the same society to show whether and why they are similar or different in certain respects.

In sociology, the application of comparative methodology has been observed in the work of many sociologists such as Emile Durkheim (1966), Max Weber (1958), Andre Betelie (1947), Epstein (1962) and Lipset (1969), etc. Durkheim has made clear the significance of comparative method as a mode of indirect experimentation in his book ‘The Rules of Sociological Method (1966) and used it in Suicide (1968.) he has analyzed the sociological causes of suicide and rate of suicide among different social groups. Max Weber has used this method in his study of ‘The Protestant Ethics and the Spirit of Capitalism. Lipset (1969) has made use of comparative method in his book...
‘Revolution And Counter Revolution’ to comprehend and explain the causes for structural change and continuities in America and Canada respectively.

Andre Beteille (1974) has used the comparative method in the study of agrarian social structure in comparing between the Old Delta and New Delta in Tanjor District of Andhra Pradesh. The old delta has been irrigated from Kaveri River but new delta was traditionally a dry area.

There is different mode of production in both deltas. Tenancy, wage labour is far more common in the old delta while family labour is the predominant mode of production in the new delta. So the different mode of production in old delta and new delta leads to consideration of a number of social categories such as landlords, owner- cultivators, tenants, sharecroppers and agricultural labourers. Consequently the old delta shows more elaborate patterns of stratification than the new delta. The relation among landowners, tenants, agricultural labourers, and other hierarchy viewed in the perspective of conflict and it’s generated by extremes of inequality in the material conditions of the existence. Inequality leads conflict, so the old delta there is more conflict between different classes than the new delta.

Similarly T.S. Epstein (1962) has used the comparative method for comparing the two villages of Mysore on the basis of economic development and social change. His book ‘Economic Development and Social Change in South India’, two villages namely Wangala and Dalena are wet and dry agricultural economy. Delena has remained a dry village on the fringe of the wet area while Wangala could enjoy all advantages of irrigation and of a nearby sugar cane factory. He mentioned that the irrigation canals has opened in 1936 then both villages reacted to irrigation and its new possibilities and knew how to make economically the best of it. But Wangala, which was the more privileged of the two, preserved its traditional style of living while Delena came under the impact of modernization. Yogesh Atal (1968) has studied changes in caste units in two villages of Rajasthan and Madhya Pradesh.

So the present study uses the comparative method for comparison...
among the women of different SHGs. This study mainly focuses on the empowerment of women in terms of decision-making before and ten years after joining the self-help group.

**TECHNIQUES OF DATA COLLECTION**

Data is collected through primary and secondary sources. Primary source of data is collected through interviews, observation, case study and narrative methods. Interviews remain the most common data collection method in qualitative research and are a familiar and flexible way of asking people about their opinions and experiences.

The researcher interviewed the V.D.O of the block office, bank officials, and facilitator and lastly interviewed the respondent to take deep and relevant data.

The VDO of the block office provided the list of villages in which SHG are functioning. But the bank official provided the information about successful and non-successful SHGs in different villages. Facilitator of the SHG were interviewed on such issues: how women have gathered on a particular place, what is your role in gathering the women, how you convinced women to become the member of SHG, what are your duties in order to formation of groups, how many times you have connected with the SHG after formation of SHG and how much money you get for this role.

In this order the interview of the respondents have been done. The interviews of the respondents were focused on the issues related to family group and community. At the time of group meetings women were available for the interview because all the respondent present in total after the completion of their household work. So during the meeting one by one all members were interviewed and that generate relevant data for the study. Besides the meetings, the researcher interviewed the women at their residence. The interview related to family level decision such as child-bearing, autonomous movement beyond the family has been taken at their residence to know the process of decision-making that who took decision on
such issues before joining the SHG. Now who take decision after intervention of the SHG?

Initially, the sample selection of villages posed a lot of difficulties since these villages are situated in remote areas, especially Rampur and Tikri situated 1 km. interior to main road of Lucknow. Consequently it was difficult to reach there. In that situation, the facilitator who was appointed by block office introduced the SHG participants to the researcher which facilitate the initial rapport-building. As a result, the SHG women agreed easily to cooperate in the study. The respondent were interviewed on such issues that how they became the member of SHGs, who opposed and who supported them to be the member of SHG and on other issues.

Thus, related to these issues, primary data is collected through the observation method. The meeting place, seating manner of members in meetings, maintenance of records, collection of money, and distribution of loan, who saved and withdrew money in bank were observed. Thus observation method is perfect method for this study. Basically this study focuses at the process of decision-making, so it also uses the case study method to understand the process of women empowerment.

Case study and narratives methods are the perfect methods for taking the profound data by the members. Case study method has used to know about the members since birth while narrative method has used to know any specific event throughout the life of women. The researcher has been touched by the member by these methods because members told to the researcher her life experience. So, it became deep relations with the members and friendly with each other.

The secondary source of data is collected through the monthly transaction record of the all sample SHG, master register of the block office, and ledger of the bank. The information collected through the secondary source are related to the monthly saving, imposing penalty, reason of lending money, who get the loan and who do not, how many women do sign on the
register at the time of meeting etc.

The secondary data also collected through books, articles, journals and internet. It has helped the researcher to understand the research problems. It has also provided the frame work for the research.

CHAPTER PLANNING

The study is planned in five chapters. First Chapter is introductory, which deals with objective, research questions and review of literature. It also presents rationale and methodology used in the study. The study has been carried out in three villages namely Hathiganha, Rampur and Tikri in Allahabad district of Utter Pradesh, covering a sample of six women self-help groups (SHG) e.i two OBC groups, two SC and two mixed groups which are facilitated by the Block.

Second Chapter deals with Location and the Socio-Economic Profile of the Respondents. Third chapter focuses on the Self-Help Groups and Empowerment of Women: Issues and Decision-Making Process. It deals with group activities including ‘formation of the SHG’, ‘emergence of leadership positions in the group’, ‘patterns of monthly savings and lending in the group’, ‘meeting, attendance, and creation of norms in the group, and ‘issues discussed in the meetings of SHG’. Forth chapter deals with the involvement of women in decision-making process at family and community levels before and ten years after joining the SHG. Family level decision-making includes decisions such as autonomous movement beyond the family and child-bearing issues. Community level decision-making refers the decision such as to get free from the moneylenders to take money after joining the SHG. Fifth chapter presents conclusions of the study.