CHAPTER 3

Self-Help Groups and 
Empowerment of Women:
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In this chapter, the researcher has made an effort to know the group activities including ‘formation of the SHG’, ‘emergence of leadership positions in the groups’, ‘patterns of monthly saving in the SHG, creation of new norms related to meeting, attendance, lending and taking refreshment during the meetings, Rationality in the selection of economic activities and Mutual Support among the Women in Functioning of Group and issues discussed in the meetings of SHG’. For assessing these activities, meetings of different SHG are attended and observed.

The SHGs are the creation of the Grameen Bank of Bangladesh, which was founded by Mohammad Yunus. It was started in 1975 but linked with the banks in 1991-92. It involves not only the process of social and economic empowerment of women living in BPL but rebalance the structure of power in society. It is based on the Humanistic Model of Development focused on men and women and not just the growth of materials which are merely means (Friedmann 1992). The specific aims of SHG are to build project activity upon intensive face to face interaction among women and others, such as bank and block officers, and facilitator which help to promote friendly environment and sustainable development. SHGs are based on transitive planning, meaning they are oriented towards mutual learning between agent and local actors and based on informal participation which is crucial for the survival and sustainability of the groups.

SHGs are now being promoted as empowering tools, especially for women, primarily as a result of the policy shifts to the Indian state during the consolidation of neo-liberal economic policies. It is from the Seventh Plan (1985–1990) that women who had been thought of as welfare recipients gained recognition as active participants in development initiatives. From the
Ninth Plan (1997–2002) onwards, efforts intensified and the empowerment of women was enshrined as a specific goal to be pursued for the advancement of the nation. The concept of microcredit for the poorest segment along with a new set of credit delivery techniques was seen by the state as a replacement for the earlier mechanisms of institutional credit delivery. Besides, listed as the major concerns of the Tenth Plan (2002–2007) towards the empowerment of women, are social and economic empowerment and gender justice. The social empowerment of women is envisaged through the creation of an enabling environment which, apart from policies and programmes like SHGs.

**Characteristics of SHGs**

The chief characteristic features of SHGs are-

- Small size
- Identical interest, social heritage, common occupation,
- periodic meetings
- homogeneity
- Intimate knowledge of member like intrinsic strength, needs and problems.
- Flexible and responsive (Karmarker, 1999)
- Democratic in operation.
- Simple documentation, loan cover a variety of purposes,
- The loan amount are small, frequent, for short duration and unconventional purposes (Karmarker,1999)
- Collective leadership, mutual discussion.
- Group solidarity, self-help awareness, social and economic empowerment.

So in this way, SHG are small in size, usually limited to less than 20 members with homogeneity of members in terms of socio-economic condition of living including the habit of thrift, creating common fund through contributions by way of saving from the members and lending to its...
members, availing credit support from financial institutions with collateral substitutes are the major features in the collective leadership in group.

Now here it is important to elaborate the group activities such as formation of the SHG, emergence of leadership positions in these groups, patterns of monthly savings, creation of new norms related to meeting, attendance, lending and taking refreshment during the meetings, Rationality at the selection of economic activities and Mutual Support among the Women at the time of Functioning of Group and issues discussed in the meetings of SHG’ need a systematic comprehension empirically.

1. **Formation of the Self-Help Group**

Formation of SHGs is the first step of organizing women in present circumstance. Self-Help Group (SHG) is considered as a viable organization of the rural poor for delivering micro-credit in order to undertake entrepreneurial activities and socio-economic development.

It is found in sample village that the formation of self-help group begins with an assessment of the poor families (BPL). Identification of the poor has been a contentious as well as challenging issue for development practitioners. It is interesting that some of the persons belonging to BPL category do not appear to be poor. Thus, in order to understand who are poor, facilitators plays a very important role. A facilitator identifies the poor in the village and checks their BPL cards and then computes their names in the Block office register as BPL families. It is noted that, at the time of appointment of facilitators, it is required by the block that the facilitator should have knowledge about the village that is being assigned to him and he should also be the member of the respective village. The block office gives preference to the man who has better knowledge about the village.

After appointment, the block provides training for one week to the facilitator in Basneta near Phoolpur Tehsil. The facilitator is appointed for the maximum period of two years by the District Rural Development Agency (DRDA) and for this; he gets five thousand rupees after six month from the
block office, after the formation and registration of the group in the nearest bank. After the identification of the poor, Village Development Officer (VDO) with the help of facilitator of the SHG, conducts a meeting with the rural women and convinces them for the formation of group and then registers it in the nearest bank with specified Cash Credit Limit (CCL).

It comes out from the study that facilitator should lives in the village where the group is about to start. In the case of SCs and mixed SHGs it is empirically found that the facilitator was staying in the neighbourhood village Selected on the basis of experience.

It is found that at the time of group formation, 25-30 women have gathered, but it was difficult to identify who will become a member of SHG and who will not. Sometimes, the group facilitator is in a position of role conflict in selecting women as member of SHG on the basis of her economic condition or on the basis of strong primordial relations with women, he may neglect the economic condition of women, but the facilitator takes decision rationally and carefully for smooth functioning of the group on the basis of economic condition of the women.

It is noted that in sample group, all the members of SHG call the facilitator, as ‘chacha’ i.e. they use fictitious kinship terminology. Field data revealed that, the groups are formed on the basis of physical proximity and mutual understanding. Women residing in the neighbourhood became members of SHG, which indicates that primary group converted into secondary group to pursue the goal of achieving improved economic condition.

It is interesting to note that, at the time of formation of SHG of OBC, the male members of family resisted the counterpart’s entry as members in the SHG but the women overcame such opposition and joined the group.

For instance- a woman aged 32, belonging to ‘OBC’ has shown keen interest to join as member in SHG but her husband did not allow her to become member of the group by arguing that she is unable to work in the...
group so it is better for her to go the household chores. She argued with her husband that she would manage everything and ultimately convinced him for becoming the member of the group. So such gender based resistance has also been reduced after her joining the group.

Interviews with the women of SHG revealed that at the time of formation of the SHGs people belonging to OBCs, SCs and Muslims were inclined to join as members of Self-Help Groups. But by the principle of exclusion working, SCs and Muslims were excluded on the basis of untouchability in OBC dominated SHG. Also in the case of Muslims, SCs opposed membership of Muslims in the SC dominated SHG. It is interesting to note that, OBC women said that if Muslim women would be the members of group, they would have to go to their residence. And in case if they come to their home at the time of meeting, they will segregate their utensils for them. They said that they will form their own group which will have members from their own community. Here it is important to state that at the time of group formation principle of exclusion based on caste, religion and residence are visible in some groups.

But on the other side in the mixed groups crossing the caste line and inclusion of different castes is observed. The economically poor women of the SCs in mixed group argue that it is just a matter of collecting and depositing money but other member do not share for food or tea with them.

Similarly, at the time of formation of SCs groups, 20-25 SCs (Pasi) women gathered whose residences are geographically segregated from other castes in the village. The gathered members proposed to contribute Rs 100 per month to SHG. But, some old aged women argued that Rs. 100/- is a big amount for them because they are widow, so they were unable to deposit it. So they left. Field data also highlighted that, some women were ready to contribute this amount because their husbands supported them, which indicate the co-operation of the husbands for their wives. On the other side, some women have refused the membership of SHG because of the resistance...
of their husbands. This indicates that the gender discrimination is effective here that man did not give support to the women for the membership of SHG.

On the other side, some women refused the proposal of membership in the group even though they can contribute the above said amount just because of lack of trust on SHG. It also indicates the less confidence and unawareness of women. It is found that in rural areas villagers had more reasons to be suspicious regarding outsiders (schemes) because of their earlier experience of cheating by some a private organization like -SONATA which took 10-30 rupees per week and left.

Finally, ten women were ready to start a group and they had neighborhood relations. Field data reveals that, each group consists of 10 members including leaders. But contradictory study of Afghanistan shows that the groups consists 10-25 members (Sogol Zand, 2011).

Interviews with mixed groups revealed that, women belonging to the caste of Rajpoot, Nai, Chamar, and Dhobi agreed for the formation of SHG, as they only have to deposit money but not interested in taking refreshment, indicating that rigidity of inter caste untouchilbility is slowly declining in certain extent which based on purity and pollution. They become flexible on the basis of common goal i.e. improving the condition. At the time of the formation the SHG, women above 60 years of age (7-8 women) and middle aged women (15-16) wanted to become members of the SHG. But finally, the facilitator chooses ten women on the basis of their economic condition. It is noted that some middle aged women were chosen for the SHG because they worked smoothly with bank and block. This mixed group members belongs to Rajpoot, Nai and Chamar castes.

At the time of formation of second mixed group women belonging to Patel and Pasi castes attended the meeting organized by the facilitator and V.D.O to introduce the concept of SHG. The facilitator and village development officer (VDO) explained to the women about the procedures of the SHG formation and about the financial assistance that the bank provides...
to the poor for commonly accepted economic activities like animal husbandry and preparing of chips etc. A woman, who attended the meeting informed her husband about the issues related to SHG as shared by the facilitator and VDO. The husband argued “if you fail to deposit the money within time the government will take action. So don’t join it”. The women convinced her husband and took the responsibility of depositing Rs 100/ per month on time. She further shared about the advantages of SHG to the people living in her neighbourhood. Her husband finally said “if something goes wrong do not blame me. You will alone be responsible for that, but she joined the SHG. Finally ten women joined the SHG. Out of ten members, three were related by marriage i.e. devrani and jethani and mother in-law. (Kinship relation based SHG) but they live separately.

Second mixed caste group consists of Patel and Pasi castes women. It comprised of one elderly woman (60 above) and nine middle aged women.

So, in this way the first step for the group formation is introduction of women with each other where they commence to participate in group activities.

2. Emergence of Leadership Positions in the Self-Help Group

For the smooth functioning of the group, three positions- president, treasurer and secretary are formed. This demand of role is made by the members. It is expected that the women who will hold these positions will play the roles according to their status accorded. It is found in sample groups that the positions are fixed in the group .

It is found in the field that there are two criteria for selection of these position holders in the groups. First- ability to articulate and second education / literacy to maintain the records. At the time of the formation of group the facilitators keep these two criteria in the mind. Sometimes age is an important factor to choose the leaders. It is found in all sample groups that at least one member of the group is elder (age above-50 years of age. It indicates that experience is significant for better functioning of groups. Every position
is related to certain responsibilities like, the president has to do accounting; the treasurer has to collect the money while the secretary has to do the work when the other two are not present.

However a great degree of ambiguity is found in the study. In the first OBC group, treasurer is doing all the activities herself but in the second OBC group, it is seen that secretary and treasurer are collectively doing the group activities like accounting, maintenance of records etc; and the president only decides, that whom to the loans to be given and to whom it should not be given. The secretary and treasurer are educated, so they have taken the responsibility of accounting, but president who is about 55 years of age is illiterate so she accommodates the meetings and decides whom the loans should be given. Here also experience has a vital role to play. So all the activities of the group like collecting, savings, depositing the money in the bank and withdrawing etc; is done by the position holders in groups. However, in case, position holders are illiterate, the facilitator can facilitate in the scripting of records.

In both sample of mixed groups, it is found that, they take help of the facilitator in accounting and maintaining of the records, and for this they pay Rs. 20-/twenty to him. Since the position holders of the group are illiterate, thus they are unable to maintain the records and have to take the help of facilitator regarding this. It is noted that all the members of this group consult each other and take collective decision to appoint the men for maintenance of the records and they will pay them from the profit given by the group which shows the decision-making power of women has become strong at group level rather than maintenance of records, they also do additional activities like collection and counting of money, distribution of loans and savings in the bank.

On the other side, first SC group took the help of facilitator at initial meetings but, after six months they started to maintain the records themselves. But, the second SC group leader took the help of her husband in
maintaining the records. Therefore it can be said that education is a significant factor for smooth functioning of the groups.

Sometimes, low education is become reason to have some negative implication on accessing and utilizing micro-credit. The position of president, treasurer and secretary may be forcible or voluntary. In this sequence it is found in both SCs groups as most of the members are educationally backward so in this situation the facilitator has to play the role to select the members for the post of president, treasurer and secretary. The facilitator have to forcibly select women for these posts. It is found that SCs women refused for these posts because of lack of confidence and fear of accounting. So facilitator forcibly (by convincing) selects women for these positions. Here the criterion for the selection is not education, but confidence to perform the duties related to the posts.

On the other side, in mixed group a Rajpoot woman confidently offered her services for holding the post of president. She is sixty one years old and has more experience of life, so she was ready to take any post in the group. In this way, the group formation plays significant role to enhance the leadership qualities among women. Thus, a woman who was not involved in decision making process in her family was now playing a role of the leader in the group. They are also taking decisions at group level which enhanced their status in the group as well as in the family.

3. Pattern of Monthly Saving in the Self-Help Group

Saving and credit are the too important concerns for proper functioning of SHGs. Saving assist the group to generate resources for internal rotation as loans, as well as to leverage credit from mainstream banking institutions and also encourage the development of confidence in women that they have something to fall back upon in time of distress and need.

It is found in sample groups that saving starts from the first meeting of the group. In sample SHGs the members agreed to save Rs. 50 per month.
Analysis of field data revealed that there are different methods of saving. Some has followed the suggestion given by facilitator i.e. ‘save a handful of rice every day and at the end of the month sell it and deposit the amount in the group’. The second pattern of saving is observed in the OBC groups i.e. women saved a portion of the cash which was given to them by their counterparts after the sale of vegetables and deposited the same to the group. A woman member states that “after seeing the small savings accumulating, my husband appreciated me” and we feel secured from crisis to a certain extent.

The third pattern of saving was found in the SCs self-help group. Members of one SCs SHG collect coins in the piggy bank (GULLAK) every day after market transaction, and deposit the amount to the SHG. This practice is followed by second SC SHGs also. The fourth pattern is found in a mixed group. The members deposit cash, earned by the sale of milk and dung cakes to the SHG. The fifth pattern is observed in second mixed group. The members of such group deposited the amount to the SHG by reducing their expenditure.

An illustration can reveal that how expenditures are reduced in order to deposit the amount to SHGs. A member of mixing group, having a daughter of two years save some money given by her husband, who is a manual labour and earns Rs. 100-150-per day. In general she eats fish twice a month, but in financial crisis, she use vegetables on the place of fish to deposit money in the SHG. In this way, each and every group use different methods either to earn more or to save from their expenditures.

Analysis of the facts reveals that the members of SHG adopted different method of saving in addition to the methods suggested by the facilitator. It indicates the significance of indigenous methods of savings in the proper functioning of SHGs. Such savings increases their confidence (power within) and helped in creating a new identity to the women in the family.
4. Creation of the New Norms related to Meetings, Attendance, lending and taking refreshment during the meetings of SHG

In this section attempts are made to analyze the periodicity and place of meetings and sanctions on absence of members in the meetings and lending process among the groups.

It is found that regular meetings are very important in any group. Group meetings represent group dynamics in action. This indicates the social and psychological setting which demonstrates their collective strength. Regular meetings set a perfect stage for introducing further discipline into group affairs. In this way, the group decides on a fixed date and place for the monthly meetings (Kropp and Suran, 2002). After formation of the SHG, the group is concerned about the meeting place. The group generally preferred to meet during afternoon of the fix day as they are free from household and agricultural work.

Analysis of meeting related to place has revealed different pattern. In the both OBC groups monthly meetings are held on rotation at the residence of each member. In the case of SC groups, first SC group hold the meetings at rotation. But second SC group maintained this relation up to three years and finally have settled to hold the monthly meetings at a fix public place.

In the case of first mixed group, the residence of Rajpoot member was finally chosen to hold the meetings as the Rajpoot women members declined to attend the monthly meetings which are held on rotation, at the residence of each member on the ground of purity and pollution while in the second mixed group the meeting place is fixed due to easy accessibility.

At the meetings of OBC groups, tea and refreshment are arranged by the member at whose residence meetings are held on rotation. Tea and refreshment became a social event and promotes more cohesion and trust amongst members. It indicates that such refreshment based social event has further promoted multiple relations among members. It may be one of the reasons behind the success of the OBC groups. It is also found that at the time...
of meetings, the family members co-operate in arranging the refreshment resulting in more solidarity among the family members. The SC SHG followed the practice of OBC groups in meetings for three years but could not sustain as the SC members are mostly engaged in agricultural works as a tenants/ sharecropper and wage labourer. So could not attend meeting at a assured time.

In the mixed group only instrumental and simple relation have emerged i.e. taking of loans, their repayment and depositing the monthly membership fees. From these facts it can be concluded that group with caste homogeneity and having leisure times are promoting multiplex relations among the members.

Attendance of members in the meetings is mandatory. But in the condition of unavoidable circumstances, the member informs through a member residing in the neighbourhood about the reason for her absence. In the situation of failure to inform, penalty of five rupees is imposed and the members have to pay the penalty in the next meeting. Data highlights that all the sample of groups imposed penalty of five rupees per member. Penalties are also imposed on the late payment of monthly installment on repayment of loan at the rate of Rs. 5 and payment of monthly membership fees (monthly saving). These new norms are evolved in order to facilitate the smooth functioning of the groups. it indicates that the groups are creating new norms for controlling the behavior of women members i.e the member have to follow these norms for proper functioning of self-help group and its new norms functioning like the social fact which all the members have to follow it.

Field data reveals that two types of meetings are conducted by the groups: regular monthly meetings and emergency meetings. Regular meetings are held in every month but emergency meetings may be held at any required time.

Emergency meetings are held once in a year to inform regarding the amount of loan and subsidy sanctioned by the bank in general. Besides
imposing penalty for being absent in the meeting, late payment of loans and monthly contribution, even members are expelled from the group, when the smooth and peaceful functioning of the group is disturbed.

For instance: in second mixed group, husband of one member who attended every meeting after consuming liquor started shouting that give me all the money which is to be distributed at the meetings. The group members objected collectively said him not to do such activities in the meeting at public place. Finally group took the collective decision that his wife will be expelled from the group if he continues this kind of behavior. Then finally the group expelled the women member from the group after refunding her total savings and recruited a new member in her place. New member deposited the same amount of money returned to the expelled member.

Lending is a very important part for the proper functioning of the group. Women leaders play a balanced role in lending money in the group. The member who needs loan from the group proposed for the loan at the time of monthly meeting. Each needy member who wants loan has to mention their reason and after then, the group leader or treasurer decides to give the loan. For instance in OBC group, two members’ proposed for the loan, one for domestic need and second for purchasing the seeds. The group leaders took rational decision to provide loan to the member who has been proposed for the buying seeds. The leaders gave the argument that purchasing seeds is important rather than domestic need so the internal borrowing is based on need.

It is found that the groups have developed new norms in terms of giving loans. Members who repay the loan within time to the group, they will get loan again from the group, but on the other side, who does not repay loan properly on the given time whether the member is old aged or in crisis or has any other reason, the group do not give the loan to such member again. It indicates the change of personal relation to impersonal relation in the group’s members.
For instance, a mixed group member aged 65 years wanted Rs. 2,000 for purchasing the fodder to the milk cattle. She was unable to contribute her share in the group regularly as her buffalo was ill and she had no other source of income. So the group leader and treasurer decided jointly not to give her internal loan, until she was able to pay the monthly membership dues. Such rational decision in the interest of the members paying their contribution regularly appears the group cohesion and trust as the group was not able to keep some amount for emergency needs of the members.

But in one SC group members collectively decided to keep Rs 1000 in reserve for emergency needs. In this way, SC women collectively help other women at the time of crisis. For instance, A 52 year’s old women member was in need of Rs 2000 for medical treatment of her son but she could not get the loan as she was unable to deposit the monthly contribution regularly. Then the other members of the group contributed money from their pocket and helped the needy member in getting medical help for her son.

It indicates that, without the breaking of norms SC women collectively help the members, resulting in strong group cohesion and development of trust in each other.

It is also found that SC groups maintain the norms for proper functioning of the group and they become rational and understand well that, if they slack in norms, the group will fail.

There are two types of lending available for the members i.e. internal lending and external lending. In internal lending, the group lends money to its members saved by them every month at the rate of 2% interest per month. All the samples of SHG have been observed to identify the average of total internal lending by the members in ten years duration of membership. Data highlights that, in first OBC group an average of Rs. 72,280 is being lend to each member in ten years of membership while in second OBC self-help group in average Rs. 63,342 is being lend to each member while in first SC SHG, this average is Rs. 61,771 but in second SC SHG this amount is Rs.
53,481 each member. In this sequence, first mixed group reveals the average size of internal lending i.e. Rs. 41,453 per member and second mixed SHG Rs. 42,563 by per member in ten years duration of membership.

Above mentioned data reveal that the internal lending are importance in each SHG but the purpose of borrowing loans are varied. Purposes for internal lending are categorized into two major types such as productive (shop keeping, purchasing horse cart and vegetable cultivation) and non-productive purpose (domestic need, Contingent expenditure, marriage of daughter, old debt payment and other).

OBC groups are mostly borrowed loans for vegetable cultivation, to start the business for husband and contingent expenditures. But SC groups have mostly borrowed loans for taking the land on lease, purchase of horse cart for the husband and contingent expenditures along with domestic needs. On the other side, first mixed group has mostly borrowed loans for the debt payment and domestic need and some has taken to start the business of husband but second mixed group, members has borrowed loans for shop keeping, agriculture and domestic needs.

Data highlights that OBC SHG members has taken loan for their husbands but SC SHG members has taken the loan for their own business and also purchased horse cart for their husbands. So, the women who has taken loan for productive purpose, saved regularly in the group but who has taken for non-productive purpose, were irregular in savings. Therefore, the group has developed the norms related to internal lending for the proper functioning of the group.

On the other side, external lending of the groups i.e. bank loan, is related to the large amount which is given by bank at the interest rate of 11% per year. Bank loans are used for a particular business like animal rearing, poultry farming, pig farming and Chips-Papad Making (bafer and chunk) etc.
Rationality at the selection of economic activities and Mutual Support among the Women at the time of Functioning of Self-Help Group

At the initial phase of the SHGs, the major discussions among the women are centered on their immediate economic activities like maintaining the group, its functioning and the location of the meetings. When the degree of communication between members increases, gradually there is a building up of trust among the members. This also leads to intensification of discussion in the group. The entire groups discussed on the different issues at the different dimensions such as economic, political, health, educational and cultural.

At the preliminary stage, OBCs groups had taken bank loan for Papad – Chips and Bari making as an economic activity on the suggestion of facilitator. But it was opposed by their husbands as it is not an easy task and requires proper training to success in such business. They convinced their counterparts that they are able to carry out such a business without training as it is a part of domestic chore. All members of OBC group reveal mutual consent to work collectively in making Papad-Chips and Bari. They collected the potatoes and pulses (moong) at the residence of the treasurer of the group. They took their product to one day market which was organized by the block office for the sale of SHGs products. But they have become failed to sell their product as it was revealed that they had lack of market skill and the products were comparatively less attractive than other market products. So, they used their products for their domestic consumption to recover some amount of losses and decided to start buffalo husbandry. These facts indicate emergence of rationality among the members after joining the SHG.

The SC group learnt from the experience of OBC SHG and learned from such experiences in order to succeed in their activities. Such negative reference experience finally led to a traditional familiar activity as their reference to adopt the cattle rearing.
Similarly, mixed groups also followed buffalo rearing. Therefore, all six groups have adopted the buffalo rearing business because it was easy to run in the absence of their husbands. Another reason for choosing this business was easily availability of green grass in the village.

The shift in the economic decision-making suggests that the group members take a rational and calculated step in the crucial economic matters concerning them. This refers to the growing economic space and empowerment among women facilitated by self-help groups. It also reveals the change in traditional economic structure where women were limited to do household work i.e. unpaid work but after joining the group their participation in economic activities i.e. paid work depicted the change in traditional economic structure.

Having seen the rationality in the women members in choosing the business their husbands has started to believe on them and also they included them in the discussions related to economic matters. This enhanced the position of women in the family.

So, it could be said that the level of power exercised by the members in choosing the buffalo rearing business has significantly enhanced economic decision-making of women after joining the SHGs. Number of women in study mentioned that participation in economic activities through SHGs gives them capacity to handle their dual responsibilities as group member and family caretakers.

Group approach not only makes the women economically independent even mutual support among the members have been developed after joining the SHGs. Members help to each other to solve their problems. Member who needs money in emergency, all the group members collectively help her. In SC group, a member narrated that, she has taken seventeen thousand rupees from the group to buy mare (ghori) for her husband to earn money. Group has given that amount at 2% interest rate per month. But unfortunately her house was burnt due to fire and the mare died so she was unable to return...
that sum. Then, the members of the group went to her house to sympathize her and group leader has decided to exempt her to pay the interest on principle amount and after some month, when she was feeling unable to disburse the loan then the group leader has taken decision again to exempt her pay of the principle amount. Thus the membership of group has emerged mutual support among the members that indicates the development of trust on each other.

On the other side OBC group member supported the member who has asked for Rs. 20 thousand for the medical treatment of her husband. Some other members have also required the money for various purposes but after hearing her husband problem all the members mutually consented that first they should help the needy person. This fact indicates that members emerge mutually support amongst the members at the time of crisis.

In this way, the SHG is a vital platform to strengthen the women in adaptation of economic activities and mutual support which shows the empowerment of women at economic dimension.

**Issues Discussed in Meetings of Self-Help Group**

The monthly meetings of the members of SHGs have become a juncture to discuss many things related to their socio-cultural activities other than the monetary transactions.

At the initial phase of the SHGs, the major discussions are centered on their immediate economic activities like maintaining the group activities, its functioning and the location of the meetings to be held. After 7 - 8 months, when the degree of communication among members increases, gradually there is a building up of trust among them. This also leads to intensification of discussion in the group. All the groups discussed on different dimensions such as economic, political, health, educational and cultural etc.

Data reveals that OBC SHG emphasized on the economic, political educational, ceremonial and health issues such as vaccination of children and
pregnant women but less emphasis on the sanitation. SC groups gave importance to economic, political and educational issues. They also gave importance on health issues including sanitation and less attention were paid to rituals and ceremonial activities. On the other side in first mixed group more emphasis were given to the issue of economic dimension. But In second mixed group, the more emphasis was given to the issue of economic, educational and health dimensions.

Data reveals that, at the initial phase of the group formation, the discussion focused on loan taking which was based on group’s requirement. For instance, it was found in OBCs group that during the initial meetings discussion was held on that what kind of economic activities had to be undertaken.

Beyond economic matters, among some of the major discussions was education, especially school education, its quality and selection of school (private or public) etc. which are discussed in detail among the members of the self-help groups. For instance- it is found in first OBC group that a member after two years of her involvement in the group had gained considerable information on the quality of education. Consequently, she decided to send her children to a private school, opposing the decision of her husband to send the children to a government school. This indicates the growing independence acquired by women who is now making crucial decisions in socio-cultural matters by resisting traditional power structure.

Similar cases are observed both in the SCs group and first mixed group that the members gained interest in sending their children to school and ensuring quality education for their children in the locality. For many of the scheduled caste members, the meeting has become an occasion to understand and imitate the successful cases of education, so ask to seek for better educational opportunities for their children as well. Thus, it could be said that SHGs had different consequences, such as social, political and not only economic, as seen in maximum literature.
It is noted that, in OBCs groups, the children of these women earlier attended the government school before they had joined the group (because of tradition, they had less physical mobility in the village so they had less awareness), but after becoming a member of the SHG, their network and kind of sensitization regarding education has increased and it resulted in discussions with their husbands regarding education of their children. Finally, they started sending their children to private school. It is also important to know that SCs women sent their children to government school and some children left school because of unawareness and lack of knowledge of their parents (they always focused on earning, than education). But, after joining the group, they started giving their time in meetings after completion of their farm work. They discussed with each other about school and quality of education. For instance – a women who is the member of SCs group, sent her children to government school but while seeing the other women’s of children (reference individual behavior) and neighbor’s children, she asked about the fees and process of admission from the member. After meeting, she told her husband about the private school, but her husband denied her proposal because of additional amount added in fees. But, she decided to send her children to the private school even after opposition from her husband that indicates the individual decision making power of women at socio-cultural levels. They also started the submitting school fees. As a result, her confidence also augmented, which was a reference for the other women. Thus the women’s children’s education has improved after their joining the group.

During the meetings of SHGs other issues like sanitation (health issue) were also discussed. Group consisting of SCs women were keen to discuss it, but the OBCs and mixed groups gave less importance to the discussion on sanitation. Minutes of OBC groups reveal that first OBC group discussed only two times on the issue of sanitation in ten years of membership while second OBC group only three times discussed on this issue. Field data reveals that only four women out of twenty have been facilitated by the sanitation scheme
of government. It is found that OBCs had toilet in their residence thus; they did not give much attention on the issue of sanitation. On the other side, mixed groups also did not give the importance to discussion on this issue. It is noted that SCs women used to go to the fields for facing the natural call, so during the meeting, the decision was taken by the SC women that they will take the benefit of government scheme regarding construction of toilet in their homes, so that they may not face any problem during rainy season and which will also be hygienic.

Beyond these issues, SHG women also discuss on the issue of vaccination of children and pregnant women and polio drops, which shows the awareness about the health. Field data highlighted that the OBCs and SCs groups had taken this issue for consideration but mixed groups did not participate in such discussion.

On the issue of polio drops, all the group members have discussed. OBC and mixed groups only discussed on the issue of polio drops and decided provide to their children. But SCs groups not only discussed it but also took the action on collective level to encourage their neighbours to provide polio drops to their children. So, SCs women actively participated in generating awareness regarding polio drop as well as vaccination programme, that indicate the collective power (power with) of women.

The other issue of discussion was natural climate. Data reveals that only SCs women discussed with the village development officer to solve the problems of rainfall, the OBCs and mixed groups did not discuss this issue. It is noted that most of the SCs women worked on the farms or fields of other people. They shared their problem related to farming and little rainfall, due to which the crop gets dried. When there was heavy rainfall the SCs group’s women discussed the matter with village development officer. They told them regarding the filth and dirt and unhygienic condition of the village. It is important to note that the area where SCs people live become dirty at the time of rainfall. Minutes of the SC group highlighted that SC women discussed two
times with VDO on the problem of heavy rain fall. On the other side, OBCs women were not discussed on this issue even they talked in meeting about village ceremony. They contributed five rupees each, collectively gave in durga pooja for getting prestige and reward for the group.

In all groups, it is found that women discussed about casting votes and then the achievement of previous Pradhan and also talked about the merits and demerits of new Pradhan. While interviewing all the sample groups, they are voting on the basis of development. For instance- a woman who is the member of SCs group told that people who belong to Yadav caste, who were also the Pradhan earlier, came to her and requested to vote. She categorically told him that she cannot vote for him as the sanitation condition of the village was bad. The drains are overflowing, there is heaps of garbage, during the rain, and it was difficult for them to move on the muddy road, so they were very clear that they will vote on the basis of development done. They were making ‘development’ an issue for voting. This signifies that the SCs women were more aware regarding the power of their rights. They are aware that through their voting power, they can collectively bring about change.

Similarly, OBCs and mixed groups also vote on the basis of development. For instance: a member of mixed group age 63 years asked the former Pradhan since he had not done the repair work of ‘hand pipe’ which was fixed before her house so she will not vote for him. She said that she will vote for those who will work for development. It also indicates that members give more importance to development than caste.

Discussion on cultural activity at the village is more important only for the OBC group members. Each member contributes money to the cultural activity in the village. This indicates OBC women do this activity to increase their prestige in the village.

In this way, the group is a forum to discuss the problems and also to come out with their solution. The interaction of women with each other generates confidence and also organized the women to do work on collective
level which leads women to become more empowered and opened the door for the process of development. SHGs may be a platform for collectively addressing their common problems. Many lent their support as a potential means for women’s empowerment (Sharma, 2004).