Chapter 3
Research Methodology
Despite five decades of development the fact remains that women India are a deprived section of society. Not only the benefits of development have eluded women as a category, ways development processes have enhanced male domination over women and added to their deprivation. Opportunities for education have increased but the rate of female literacy and enrolment in educational institutions is much less than men. In the work sector women's labour at home is not recognized at all. They perform many activities at home and outside whose economic value goes unnoticed and unrecognised. It is visible labour at the most. Women occupy a very low position in organised employment sector as compared to men. Even there, they are subjected to other forms of discrimination such as comparatively low wages, longer working hours, restricted career prospects, etc.

**Women's Empowerment**

There has been some serious discussion in India about the nature and mode of women empowerment as a means of dealing with various problems of women. Though the concept itself is far from clear, it means empowering women socially, economically and politically so that they can break away from male domination and claim equality with them. The various approaches towards women's empowerment could be articulated through a variety of theoretical perspectives. Some of these are the perspectives of critical theory, feminism, and Marxism. Kate Milieu's work (1969) analysed American literature from the female perspective and coined the terra 'inner colonisation' to describe the processes of oppression of women by men in American society. The role of
media was also very crucial in this entire process to perpetuate certain stereotyped myths and images about the position of women in society. 'Colonisation' has now become more pervasive due to the increased accessibility of the media to a large number of people through television. Women are generally marginalised, underrepresented, and depicted in a hierarchical and stereotyped imagery of the sexes. It is significant to note that the very concept of 'gender' has undergone transformation from a static-structured concept to a social and symbolic construction which is constantly created and re-created in a process of social interaction. It is from this point of view that the media in contemporary society plays a crucial role in the construction and reconstruction of 'maleness' and 'femaleness' as cultural symbols. In devising various strategies for women's empowerment one view upholds their equality with men. It is argued that if women are given equal rights with men, their problems can be solved. Several women's activist movements are directed towards this end. Their condition can be improved only if they could enjoy equal rights with men. The flaw in this argument is that it leaves the basic inequality social, economic and political structure intact. Rights are 'given' to women only as some concession. The Indian Constitution and protective laws assert equity and justice to be the goals but the given socio-economic and political system and 'shared' understanding between man and woman in pre-ordained situations assign different kinds of resources, opportunities and expectations to the two sexes, each of which is sought to be governed by its own distinct code of fairness and justice. As every working woman knows, enjoying equal right to employment does not lessen her burden of domestic duties. The concept of equality and justice results in gross injustice to women. This 'liberal' solution to women's problems is
necessary but not adequate. While equal rights are sought to be enjoyed, the liberal solution leaves the visible discrimination against women intact. Unless fundamental changes are brought about in the social and political system which facilitates continuation of gender inequality, the basic problems of women will remain largely unsolved. The structures of economic, political and cultural power can hardly be expected to extend their support to upward mobility among women. Instead, it would only make concerted attempts to resist growing social consciousness among women and try to keep them marginalized. The Marxists view women's issues as essentially a part of wider class relations and exploitation. Women's oppression and exploitation are seen as a product of market economy, capitalist mode of production and the technology which promotes new avenues of social and economic exploitation. Apart from several inadequacies in this perspective, the salient missing link is the cultural response to women's problems. In the construction of gender relations, as has been mentioned earlier, cultural symbols and responses are as important as economic and technological aspects.

The various perspectives discussed above clearly indicate that the issue of empowerment of women is very complex. Issues related to women are varied and multidimensional. The demand for equality or equal rights with men and reservations for women in political institutions and jobs may help the situation but it will not be adequate. What is required is to see women's issues as a part of the broader issue of development. The basic question is that of adopting a model of development which will ensure economic independence of women both within and outside the family, add to their economic prosperity, and their comprehensive welfare. The last fifty years of development in India have certainly increased the gross national income but the fruits of development have
eluded certain sections, particularly women. A very small proportion of population, which was already dominant or privileged, has been benefited the most. The women of this middle or upper-middle class have gained upward mobility. Those women who have occupied higher position in society such as ministers in government, members of parliament and legislatures, administration, business and professions mostly belong to this urban, educated middle class. For a majority of women in lower social strata, both in rural and urban areas, the life conditions have remained largely unchanged. It is in this context that a mere provision of reservation for women in political institutions, education or jobs will not benefit the vast deprived, underprivileged women. It is more likely that the benefits of reservations, like reservations for other sections, will be cornered by the privileged women. It is for this reason that voices have been raised to reserve seats and jobs separately for the women belonging to the OBCs and other lower categories. One of the serious problems requiring immediate attention is of women, infant and child welfare. Some key issues having a bearing on women welfare are the male-dominated family structure in which major decision-making is in the hands of males, male-female relations in general society where institutional and cultural support is more often for the male, and the fast changing technology which also reinforces male superiority or domination in various spheres of life. Our development planners and policy makers seem to have given little attention to these aspects of development and change. There is reason to believe that while making plans and policies for jobs and employment the female angle is given scant attention. Women are generally neglected. Though some benefits do accrue to middle class women in terms of more educational, health, jobs and professional advancements, the majority of rural and

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uneducated women are being deprived of even their traditional modes of occupations and employment in the wake of development. Therefore, serious attention and a fresh look are required to reorient our developmental model and policies so that economic development and women's development do not work at cross-purposes. Political reservations and provision of jobs for some middle class women are not sound methods for empowering women. A concerted attempt has to be made to evolve strategies for the economic independence and socio-political empowerment of the majority of poor, illiterate women, both in rural and urban areas.

Rural development means overall development of rural areas to improve the quality of life of rural people-men, women and children. It is an integrated approach which includes social, economic and political and spiritual development of the poor section of the society. Right from independence in fact in the pre independence era rural vis-a-vis poverty alleviation has been considered as a major challenge to our country. Various poverty alleviation programmes such as IRDP, TRYSEM, DWCRA, ICDP, SITARA etc with contrasting methods have been tried to enhance the income level of the rural masses, whopping funds expended yet the poverty seems indomitable. Most poverty alleviation schemes also face the problem of credit mobilization to the rural masses. Due to poor recovery of loan the scheme becomes non viable. The urgent need is capacity building of the poor masses so that they can progress themselves. Group approach can make rural people more capable for considerable improvement in the quality of life. The liability of credit institutions to deal with the credit requirements of the poor effectively has led to the emergence of micro finance in micro credit systems as an alternative credit system for the poor.
In 1984 the Federal Ministry of Economic Cooperation and the Agency for Technical Cooperation of the Federal Republic of Germany undertook a series of studies and workshops on rural finance in developing countries that resulted in a new policy of Self Help Groups (SHG’s). As a financial intermediation between rural poor and financial institutions in one hand and micro enterprise on the other. In the Indian context, the first initiative was taken by NABARD in 1986-87. In 1999 RBI had set up a micro credit cell to make and nurturing of self help groups.

Self Help Groups are usually informal groups whose members have common perception of needs and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members including the consumption needs. The basic objective of self help groups is to develop savings capability among the poorest section of the society which in turn reduce dependence in financial institutions and develop self reliance.

The Tenth Plan (2002-07) approach aims at empowering women through translating the National Policy for empowerment of women into action and ensuring survival protection and development of women and children through right based approach. Empowerment is a multi dimensional process which should enable the individual or a group of individual to realize their full identity and powers in all spheres of life. Empowering women socio economically through increased awareness of their rights and duties as well as access to resources is s decisive step towards greater security for them. It includes higher literacy levels and education for women, better health care for them, equal ownership of
productive resources, increased participation in economic and commercial section, awareness of their right and responsibilities, improved standard of living and acquiring self reliance, self esteem and self confidence.

**Problem**

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In India, at the end of ninth five year plan 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty. The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employment. In the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is “Self Help Group”. It is a too to remove poverty and improve the rural development (Sabyasachi Das. 2003).

Poverty prevails in India both in the rural and urban areas but it is more severe in the rural than in the urban areas. According to Planning Commission, out of the 260 million people in the country at the beginning of the new millennium, 75 per cent were in the rural areas. Such a high incidence of poverty is a matter of concern in view of the fact that poverty eradication has been one of the major objectives of planning process and rural development programmes. The small and marginal farmers, landless agricultural laborers and casual workers engaged in non-agricultural activities constitute the bulk of rural poor. They are
highly unorganized and hence lack the strength to bargain for their legitimate minimum and most of them have low capacity and skills. In spite of their numerical strength, they are powerless and are subjected to social and political control by those who benefit from their weak positions. These persons are also generally unaware, largely illiterate and lacking in ability to articulate their own problems, grievances and views. Because of these features, they are highly vulnerable and exploited by more resourceful and powerful sections of the society and are even made to work against their own interests.

In 1995, the Human Development Report quoted that out of 1.3 billion poor people living in developing countries, 70% are women. Poverty among rural women is growing faster than among rural men. Women in India form 89% of the informal and unrecognized sector. Women’s work participation rate is higher in rural areas; they make up for one third of the labour force in India and 90% of the rural and 10% of the women workers are unskilled. Rural women are subjected to some hindrances, which impose limitations on their potential to play their role effectively. Women are said to have equal status in the society, but when it comes to the actual decision making men have final say while the women have to accept a subservient status. In general rural women have low literacy level which in turn affects the attitude of women to be socially moved.

Excessive illiteracy among rural women has given them a primary role on home making and in household activities. It is known that the household work is unrecognized and unpaid consuming more than half of their energy and time. It is estimated that household work done by rural women in developed countries constitute about 35% of Gross National
Product while the work of rural women in developing countries are not being accounted for. Besides attending to their routine household activities rural women are involved in agricultural and allied activities like livestock, food processing, rearing etc. In addition women have successfully diversified to off farm activities such as poultry farming, animal husbandry, bee keeping, tailoring besides rolling house construction labours, working in factories etc. And of course above all these, agriculture is the main source of employment for these rural women as agricultural labour and this is to the tune of 5%. Being involved in the above expressed off farm activities, the income generating potential gets limited. Even while working as agricultural labour their work are confined to sowing of seeds, weeding, cutting of folder etc which in turn limit their earnings.

In the context of Lodha Block women in these villages are still not completely empowered, the number of self help groups functioning in these blocks are not as effective and properly implemented. Poverty alleviation and development strategy should address women’s practical as well as strategic needs; in fact both the needs are interlinked. In general five different modes exists for the upliftment of women in rural areas viz a viz Welfare mode, Equality mode, Anti-poverty mode, Efficiency mode and Empowerment mode.

Welfare mode is one that benefits the most vulnerable group as passive recipient and is suitable at the initial stage of development.

Equity mode the gender needs and redistributing powers can be taken up by this mode.
Anti-poverty mode recognizes that a majority of women fall in the category of deprivation and reflect on the necessity of providing women with better access to resources.

Efficiency mode takes care by improving the skills by training, imparting education etc.

Empowerment mode once economic empowerment is achieved it would lead to overall development of women at large.

This study however indicates the benefits, limitation or shortcomings regarding the implementation of self help groups in the process of empowering women. There is a need to carry out more analytical and deeper study in this area. The basic idea is to assess the impact and role of SHG in empowering women in the Lodha block. Since the SHGs have to pass through various stages of its development starting from group formation to stabilization, micro finance and micro enterprise development stages. The role of social worker can play an important role in all of these stages. It is in this context that it becomes imperative to understand the role of social worker in the social mobilization, formation and stabilization of SHGs. The proposed study is an attempt in this direction

**Hypothesis of the Study**

1. Women self help group members have high probability to educate their children.
2. Educational status of women self help group members have a direct bearing in the success of SHGs.

4. Self Help Group requires outdoor participation which enhances the confidence level and capacity building.

5. Participation in self help groups makes women skilled family managers.

6. Participation in self help groups has also increased women’s participation in family decision making process.

7. Income generating self help groups has also benefited the social status of the women within the family and outside the family.

8. Participation in self help groups has also increased and contributed in generating awareness regarding Reproductive Child Health, Planned Parenthood and Immunization.

9. Self Help Groups also contributes as a mode of recreation and reinforces the leadership qualities.

10. Self help groups contribute in the enhancement of self image and role play of women within the structural framework of society.

**Objectives of the Study**

➢ To enumerate and reflect the self help groups functioning in Lodha Block.

➢ To analyze the extent to which self help groups contribute in the income enhancement of women members.

➢ To analyze the role of self help groups in changing the self image of women.

➢ To study the present socio economic status of women in these blocks.
➢ To investigate the productability, profitability and accountability of self help groups.
➢ To investigate the efficiency mode and the process of economic empowerment.
➢ To investigate the interest, expectations and level of aspirations of women in the formation of self help groups.
➢ To investigate the developmental changes in the existing life pattern of women through self help groups.
➢ To investigate the effects of economic empowerment in enhancing and benefiting social empowerment.
➢ To investigate the health and educational status of women.
➢ To investigate the participatory developmental activities of the target population.
➢ To investigate the role and credibility of women in relation to the process of empowerment.
➢ To study the social profile of the villages and in relation to the establishment and functioning of self help groups.
➢ To investigate the awareness level of women in the context of education, legal provision and protection, health care services etc.
➢ To analyze and evaluate the participation of women in self help groups and group dynamics and enhancement of leadership qualities.

**Methodology**

**Research Design**

Self-help Groups (SHGs) are playing a major role in rural India today. The group-based model of self-help is widely practised for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on oneself-reliance,
human agency and action. This study aims to mobilise people, to give them voice and build people’s organisations that will overcome barriers to participation and empowerment.

Central to the idea of self-help is the formation of groups, concept of a ‘community’ and the development of egalitarian relationships that will promote people’s well-being.

The self-help model in India facilitates institution-building in the form of people’s organisations in the form of groups, clusters and federations. The poor, however, seldom organize themselves. It is an assisted self-help (Uphoff & Esman, 1984) process where the State, the financial institutions and the non-governmental organisations (NGOs) play an important role in mobilising and assisting the poor and the needy. While the policies of the external agents of development place emphasis on building institutions to assist the poor and women, the practice-oriented reality has to deal with the structural barriers that people, women and the organizations face. At the level of practice, the outcomes of self-help depend on building mutually beneficial relationships, negotiating power and gaining control. The following study examines the main approaches to the building of women’s self-help in Lodha block, its implications for practice and effect on women’s ability to exercise agency. This will be examined through an analysis of the strategies adopted by the various development sectors to promote women’s development, and the possibility to empower them socially, economically and politically. The research design adopted for this study is Diagnostic cum Exploratory. As it tends to explore the effects, consequences and changes that take place in empowering women through self help groups. It indicates the probability of enhancing the overall development of
women in the rural context. It is diagnostic in nature as it focuses on the various problems pertaining to the overall development of women. It tends to focus and analyze the involvement of women members in their group activities and the extent to which they are benefitted from the group. The study addresses women empowerment through Self Help Group in the rural setting.

It is believed that as women affinity groups SHG by mobilizing women around thrift and credit activities have resulted in increasing women’s economic self-reliance thereby resulting in women’s increasingly greater control over other spheres of life. The SHG has been increasingly viewed as an instrument of women’s empowerment and incorporated as a key programmatic strategy in various women development initiative. This study has been conducted in order to understand how SHG empowers women, and on the basis of major findings an analysis has been made to evaluate the impact and development of women.

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Universe and Sample Design

The present research focuses on analysis of Lodha block which lies in Aligarh district, Uttar Pradesh (henceforth UP). UP lies in the north zone of India and is most populous state of India. Lodha block as per Census 2001 has a population of 200642 scattered in 92 Gram Panchayats and 142 villages, out of which 136 are revenue villages and rest 6 are without habitation. There are several self help groups functioning in these villages. The universe selected for the research purpose is 170 SHGs members living below poverty line from the 14 formed self help groups. For the purpose of study one each SHG has been taken from the 14 villages and the technique used for it is Systematic Random Sampling. It will also be a comparative study between the women SHG of Below Poverty Line and those who are not associated with SHG.

Research Tools

The following tools will be employed for gathering data needed for the present study;

Tools of Data Collection

The methodology of study is broadly based on both qualitative and quantitative information required and analyzed. In order to enhance the quality of study and to focus on the present scenario of self help groups case studies are best suited along with personal and group interview which would enhance and enrich the experiences of the researcher. Interview schedule are also employed for collecting data’s which would result in a more appropriate functioning of self help groups.
(a) Primary Data

1. In-depth Interview Method

The data will be gathered through interview schedule by the researcher from the samples SHGs so as to explore the attitude and experiences of individuals and group as a whole.

2. Participant Observation Method

The observation method is one of the several methods of data collection. Simply collection of data without the actual observation leads to research gap. Therefore, the present study will also adopt this method for the data collection in its case studies.

3. Focused Group Discussion method

Apart from interview and observation method in data collection, the discussion method will also be used to gather the accurate and relevant information from the respondents, particularly the case studies.

(b) Secondary Data

Secondary data/information will be collected from the offices of Development Block functioning in Lodha Block. The type of information will be gathered from various publications of the Central, State and local government. The information is also made available from published articles, books, studies, journals, newspapers, officials documents and reports. Records of SHGs that is resolution copy, individual, monthly, and joint accounts will also be looked into. In addition to this, reports prepared by research scholars, Universities will also be studied.
**Outcome of Study**

The expected outcome of this study indicated two basic criteria: Effecting and bringing about viable changes in the various policies, programmes and governmental initiatives taken in the context of self help groups.

Future Researchers: The following study analyzed and presented will be an extension in the field of women empowerment through microfinance. It indicates the level of participation and changed self image of women as a home maker and also contributing in the family income generation. It will tend to provide a more focused and balanced approach towards the overall development of women in the process of empowerment. It will indicate the extent to which women are economically, socially and politically empowered and achieving an equal status in the society. This study will also indicate the overall status and development in the context of economic, political and social empowerment of the women. On the basis of analyses and data interpretation, the study would be an attempt to highlight the areas or issues of major concern in the future course of action for the development of women.