

CHAPTER-6

SHGs AND SOCIO-POLITICAL EMPOWERMENT

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6.1 INTRODUCTION

Women Empowerment is a multifaceted concept encompassing economic, social and political empowerment. In the preceding chapter are dealt various aspects of economic empowerment of women SHG members of case study district, East Godavari district. Data collected from sample respondents are collated to capture various dimensions of social and political empowerment. Thus, the study unfolds with micro focus on micro-credit-women empowerment, and extends to macro aspects of women entitlement and community development.

6.2 PARTICIPATION IN FAMILY DECISIONS

Table 6.1 casts data on participation of SHG woman members in family decision making before and after joining SHGs. Reading column 4 of the table, it can be seen that male household members were sole decision makers in 36, 33, 31, 17 and 33 per cent of OC, BC, SC, ST and all-caste households respectively before joining SHGs; after joining SHGs the corresponding percentages in respective caste categories were 29, 31, 30, 17 and 30.

Table 6.1
PARTICIPATION OF SHG MEMBERS IN FAMILY DECISION
MAKING BEFORE AND AFTER JOINING SHGs

(N=315)

SL. No	Caste Category	State of SHG Members	Participation In Household Decisions			Total
			Exclusively By		Jointly By	
			Men Members	Women Members	Male and Female Members	
(1)	(2)	(3)	(4)	(5)	(6)	(7) (4+5+6)
1.	OCs	Before	29 (36.2)	5 (6.3)	46 (57.5)	80 (100)
		After	23 (28.6)	6 (7.6)	51 (63.8)	
		% change	-20	20	6	
2.	BCs	Before	59 (33.3)	31 (17.5)	87 (49.2)	177 (100)
		After	55 (31.1)	32 (18.1)	90 (50.8)	
		% change	-6.7	3.25	3.75	
3.	SCs	Before	16 (30.8)	10 (19.2)	26 (50.8)	52 (100)
		After	12 (23.1)	11 (21.2)	29 (55.7)	
		% change	-25	10	11.5	
4.	STs	Before	1 (16.7)	0 (0.0)	5 (83.3)	6 (100)
		After	1 (16.7)	0 (0.0)	5 (83.3)	
		% change	0	0	0	
5.	ALL	Before	105 (33.3)	46 (14.6)	164 (52.1)	315 (100)
		After	91 (28.9)	49 (15.6)	175 (55.6)	
		% change	-13	6.5	5	
Chi-square Test Male member and female members		$\chi^2 = 10.57$; $df= 3$; $(p=0.014)^*$ Table Value = 7.82				
Chi-square Test Exclusively by and Jointly members		$\chi^2 = 9.301$; $df= 3$; $(p=0.026)^*$ Table Value = 7.82				

Note: Figures in parenthesis are percentages to respective row totals.

Source: Field data.

Combined reading of columns 5 and 6, reveals women SHG members were either exclusive or joint decision makers in 64, 67, 69, 83 and 67 of OC, BC, SC, ST and all caste households respectively before joining SHGs; corresponding percentages were 8, 18, 21, and 16 after joining SHGs. As can be seen from the bottom row that SHG women members participated in family decision making in 71 per cent of households after joining SHGs as compared to 67 per cent before joining SHGs. Thus, marginal improvement is noticed on this dimension of empowerment. Overall participation rate in household decision making is as high as 71 per cent, which is positive aspect of empowerment. Based on chi-square test results, it can be concluded that participation exclusively in decision making has improved significantly across caste categories after joining SHGs.

6.3 STATUS CONNOTATION OF SHG MEMBERSHIP

Table 6.2 presents the caste-wise status changes of SHG members in the family and community after joining SHG. Going through the last row of the table it can be found for 84 per cent of the SHG members their status remained unchanged in the family after joining SHGs, whereas 16 per cent improved their status. The same pattern can be observed in their status in the community after joining SHG. Across caste categories the percentage of SHG members who improved their status after joining SHGs, was the highest at 33 per cent in SCs, followed by 26 per cent in OCs, 7 per cent in BCs, and '0' per cent in STs. Same pattern can be seen in their status in the community after joining SHGs. Taking into account chi-square test results, it can be concluded that SHG women members across caste categories have experienced improvement in the status after joining SHGs.

6.4 SHG WOMEN AWARENESS LEVELS OF ISSUES

Table 6.3 sets out data on awareness/unawareness levels of SHG members in ten select women concerned aspects. Five top such aspects in

Table 6.2

STATUS CHANGES OF SHG MEMBERS IN THE FAMILY AND COMMUNITY AFTER JOINING SHGS

(N=315)

Sl. No.	SHG Member Caste	No. of SHG Members whose Status Experienced								
		In the Family				In the community				
		Stagnation	Down-Turn	Up-Turn	Total	Stagnation	Down-Turn	Up-Turn	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
					(3+4+5)					(7+8+9)
1.	OCs	59 (73.8)	** (-)	21 (26.2)	80 (100.0)	58 (72.5)	** (-)	22 (27.5)	80 (100.0)	
2.	BCs	164 (92.7)	1 (0.6)	12 (6.7)	177 (100.0)	163 (92.1)	3 (1.7)	11 (6.2)	177 (100.0)	
3.	SCs	35 (67.3)	** (-)	17 (32.7)	52 (100.0)	35 (67.3)	** (-)	17 (32.7)	52 (100.0)	
4.	ST	6 (100.0)	** (-)	** (-)	6 (100.0)	6 (100.0)	** (-)	** (-)	6 (100.0)	
5.	ALL	264 (83.8)	1 (0.3)	50 (15.9)	315 (100.0)	262 (83.2)	3 (1.0)	50 (15.8)	315 (100.0)	
Chi-Square Test		$\chi^2 = 23.57$; $df = 3$; $(p = 0.014)^*$ Table Value = 7.82				$\chi^2 = 32.612$; $df = 3$; $(p = 0.000)^*$ Table Value = 11.3				

Note: Figures in parenthesis are percentages to respective row totals.

Source: Field data.

Table 6.3
AWARENESS LEVELS OF SHG MEMBERS OF
WOMEN-RELATED MATTERS

(N=315)

Sl. No	Women Concerned Issues	Awareness source		Unaware	Total
		SHG	Others		
(1)	(2)	(3)	(4)	(6)	(7) (5+6)
1.	A daughter, widow/mother can inherit parental Property	30 (9.5)	242 (76.87)	43 (13.7)	315 (100.0)
2.	Widow/divorced can re-marry	22 (7.0)	248 (78.7)	43 (14.3)	315 (100.0)
3.	18 & 21 years are ages for marriage of girls and boys respectively	16 (5.1)	273 (86.7)	26 (8.2)	315 (100.0)
4.	Dowry is prohibited	19 (6.0)	249 (79.1)	47 (19.3)	315 (100.0)
5.	Wilful abortion of foetus by women is legalised	28 (8.9)	226 (71.8)	61 (19.3)	315 (100.0)
6.	Trafficking women and girls is punishable crime	34 (10.8)	217 (68.9)	64 (20.3)	315 (100.0)
7.	Woman can divorce	42 (13.3)	219 (69.5)	54 (17.2)	315 (100.0)
8.	Right to free and compulsory education is the right of a child	21 (6.7)	237 (75.2)	57 (18.1)	315 (100.0)
9.	Domestic violence act	37 (11.8)	178 (56.5)	100 (31.7)	315 (100.0)
10.	About right to information act	48 (15.2)	180 (57.1)	87 (27.7)	315 (100.0)
Chi-Square	$\chi^2 = 89.57$; $df = 9$; $(p = 0.000)**$ Table Value =				
	21.666				

**significant at 1 per cent level.

Note: Figures in parentheses are percentages to respective row totals.

Source: Field data.

which unawareness levels of SHG members are very high are: domestic violence act (32 per cent), Right to Information Act (28 per cent), Trafficking women and girls as a punishable crime (20 per cent), legal sanction for abortion of foetus (19 per cent), and Right to free and compulsory education of a child

(18 per cent). Conversely top four issues in which women members awareness levels are: 18 and 21 years being ages for marriage of girls and boys respectively (92 per cent), Right of a daughter to a share in parental property (86 per cent), remarrying right of divorced/ widow women (86 per cent), and prohibition of dowry (85 per cent). By and large women SHG members are well informed of women concerned issues. Considering chi-square test results indicate that there are significant differences as to levels of awareness of SHG members with regard to women concerned issues.

6.5 INVOLVEMENT IN SHG AND ALLIED ACTIVITIES

Data on extent of involvement of SHG women members in SHG and allied activities are cast in table 6.4. Glancing over column 3 of the table, it can be noted that involvement in these activities moved narrowly from 61 per cent women performing bank transactions to 67 per cent of them speaking in SHG meetings, and keeping accounts of SHGs. High percentage of women uninvolved in these activities, which ranges from 33 per cent in activities 1 and 6 to 39 per cent in activity 9, is a disturbing trend militating against democratic spirit of SHGs. Taking into account t-test results, it can be concluded that participation of SHG members in SHG and allied activities is significant.

6.6 VOTING PARTICIPATION IN ELECTIONS

Table 6.5 exhibits voting participation of SHG members in local body, assembly and parliamentary elections. Highlighting row 5 of the table, it can be observed that participation of members is of high order – 95 per cent in panchayats, and parliamentary elections. It augurs well for Indian democracy that voting participation across castes is of high order, ranging from 95 per cent of OCs in panchayat election to 100 per cent of SCs and STs in assembly and parliament elections.

Table 6.4
INVOLVEMENT OF WOMEN IN SHG AND ALLIED ACTIVITIES
(N=315)

Sl. No	Dimensions Of Activities	SHG members		Total
		Involved	Uninvolved	
1	2	3	4	5 (3+4)
1.	Speak in SHG meeting	212 (67)	103(33)	315 (100)
2.	Teach or train others	196 (62)	119(38)	315(100)
3.	Speak during public meetings	196(62)	119(38)	315(100)
4.	Take up leadership position in SHG	204(65)	111(35)	315(100)
5.	Write minutes of SHG meeting	200 (64)	115(36)	315(100)
6.	Keep accounts of SHG	210 (67)	105(33)	315(100)
7.	Perform bank transactions	213 (61)	102(39)	315(100)
8.	Go to government office/police station	206 (65)	109 (35)	315(100)
t-test t= 19.328 df = 7 p=0.000** Table Value = 2.365				

Note: Figures in parentheses are percentages to respective row totals.

Source: Field data.

Table 6.5
SHG MEMBER VOTING PARTICIPATION IN ELECTIONS
(N= 315)

Sl. No	SHG of Member Caste Category	No. of SHG Members who Voted in Elections to			Total Sample SHG Members
		Panchayat	Assembly	Parliament	
(1)	(2)	(3)	(4)	(5)	(6)
1.	OC	76 (95.0)	78 (97.5)	78 (97.5)	80 (100)
2.	BC	171 (96.6)	176 (99.4)	176 (99.4)	177 (100)
3.	SC	49 (94.2)	52 (100.0)	52 (100.0)	52 (100)
4.	ST	4 (66.7)	6 (100.0)	6 (100.0)	6 (100)
5.	All	300 (95.2)	312 (99.1)	312 (99.1)	315 (100)

Note: Figures in parentheses are percentages to respective row totals.

Source: Field data.

6.7 GRASSROOT LEVEL PARTICIPATION IN GRAMA SABHAS/WARD CONVENTIONS

Table 6.6 is designed to present data on grassroot level democratic participation of SHG members in ward convention/ gramasabha. Before -after design is used to capture changes in the participation levels after joining SHGs. Starting from the bottom row of the table, it can be found that participation at grass root level was 18 per cent before joining SHGs which steeply increased to 56 per cent after joining SHGs. Across caste categories the level of participation after joining SHGs improved substantially from 14 to 63 per cent in OCs, 15 to 55 per cent in BCs, 36 to 44 per cent, and from zero to infinite extent in STs. From the above it can be inferred that grass root level participation improved a lot, out leaves much desired.

Table 6.6

SHG MEMBER ATTENDANCE AT GRAMASABHAS/ WARD CONVENTIONS

SL. No	SHG Member Caste	Status of SHG Members	SHG Member		Total
			Attending	Not Attending	
1	2	3	4	5	6 (4+5)
1.	OCs	Before joining SGH	11(14)	69 (86)	80 (100)
		After joining SHG	50 (63)	30 (37)	
		% change	354	-71	
2.	BCs	Before joining SGH	26(15)	151 (85)	177 (100)
		After joining SHG	98 (55)	79 (45)	
		% change	276	-48	
3.	SCs	Before joining SGH	19 (36)	33 (64)	52 (100)
		After joining SHG	23 (44)	29 (56)	
		% change	21	-12	
4.	ST	Before joining SGH	0	6 (100)	6 (100)
		After joining SHG	4 (67)	3 (33)	
		% change	∞	-50	
5.	Total	Before joining SGH	56 (18)	259 (82)	315 (100)
		After joining SHG	175(56)	140 (47)	
		% change	213	-46	

Note: Figures in parentheses are percentages to respective row totals.

Source: Field data.

6.8 SHG MEMBERS ACCESS TO PUBLIC SCHEMES AND SERVICES

Table 6.7 displays data on SHG members' access to public services or being beneficiaries of specific government schemes. Responses obtained from sample SHG members with regard to their access or inclusion in 9 such services/schemes is collected. Since SHG families are target groups of these schemes/services, it is no wonder that 100 per cent access is reported for water supply, public distribution system, primary education, mid-day meal programme, and SGSY-subsidised loan. Being economically and socially marginalised groups, SHG member families to the extent of 50 per cent are benefited under 'Rural Labour Employment Guarantee scheme (RLEGS). 25 per cent of SHG member families were beneficiaries of 104/108 health services. In 69 per cent of families mother and children were vaccinated. 4 per cent of families are covered under old age pension scheme.

Table 6.7
SHG MEMBER COVERAGE OF SCHEMES AND ACCESS TO SERVICES

(N=315)

Sl. No	Public Services/Schemes	No. of SHG Members		Total
		Accessed	Not Accessed	
1	2	3	4	5 (3+4)
1.	Water supply	315(100)	0 (0)	315(100)
2.	Public distribution system (PDS)	315(100)	0(0)	315(100)
3.	Old age pension	14(4)	301(96)	315(100)
4.	108/104 health services	78(25)	237(75)	315(100)
5.	Vaccination for mother and children	216(69)	99(31)	315(100)
6.	Primary education	315(100)	0 (0)	315(100)
7.	Mid – day meal programme	315 (100)	0 (0)	315(100)
8.	SGSY-Subsidized loan	315 (100)	0 (0)	315(100)
9.	Employment guarantee scheme	156 (49.5)	159 (50.5)	315 (100)

Note : Figures in parentheses are percentages to respective row totals.

Source: Field data.

6.9 CONCLUSION

Family decision making was exclusive preserve of males in 33 per cent of households before joining SHGs, which came down marginally to 30 per cent after joining SHGs. Across categories this decline was uniform. Women participated either exclusively or jointly in 72 per cent of families. 16 per cent of women improved their status both in family and community after joining SHGs. High percentage of women, ranging from 68 to 92 per cent, were acquainted well with the women related issues. Women involvement in SHG and allied activities was of high order, ranging from 61 per cent of them performing themselves bank transaction to 67 per cent involved in speaking in SHG meetings and keeping accounts of SHGs. High participation of women in elections-98 per cent of OCs, 97 per cent of BCs, 100 per cent each of SCs and STs, augurs well for Indian democracy. Grass root level participation of women i.e., attendance percentage in gramasabha/ward conventions, was recorded substantial increase from 18 per cent before joining SHGs to 56 per cent after joining SHGs. The increase was conspicuous across categories-from 14 to 63 per cent in OCs, 15 to 55 per cent in BCs, 36 to 44 per cent in SCs, and 0 to 67 per cent in STs. Since SHGs are media through which central and state financed schemes are implemented, 100 per cent access was noticed in PDS, SGSY-subsidized loans, etc. Thus, SHG member households were positively impacted by their membership on all dimensions of social and political environment.