

ROLE OF SELF-HELP GROUPS IN EMPOWERMENT OF WOMEN

Women empowerment approach suggests that to achieve overall empowerment, first of all, women should be economically empowered. Through economic empowerment, woman can make a powerful place within her family and gradually in society. In rural areas women do not get adequate opportunity to educate themselves due to different constraints like early marriage, pressure of domestic works etc. Therefore they remain far from employment opportunities.

This chapter deals with participation of women in economic activities through Self-help Groups and their socio-economic empowerment.

Self-help Groups have brought socio-economic changes among women in Sonari Development Block. After assessing socio-economic empowerment of women through Self-help Groups, changes have been found in the following areas:

(i) Economic empowerment includes:

- Self earning,
- Freedom to save, spend and invest,

- Maintain bank account by themselves,
- Participation in family expenditure

(ii) Social empowerment includes:

- Participation in decision making process within and outside family,
- Psychological independence
- Social interaction.

6.1 ECONOMIC EMPOWERMENT OF WOMEN

Women in rural areas lack entrepreneurial skills. Actually they did not get economic participation because of some social obstacles. People did not want to encourage women to enter in income generating activities. Therefore women became more domestic, dominated due to lack of opportunities to share their skills in economic activities. Lack of adequate employment opportunities, restricted mobility outside the family and lack of autonomous decision making authority had made women more dependable on others. But the emergence of Self-help Group strategy has given the women the chance to utilize their skills as well as to improve their economic condition. Earlier they did not get the chance to utilize their self capability of earning.

To analyse economic empowerment of women, some indicators have been assessed. Independent source of income, freedom to spend and save, freedom to invest, own bank account, participation in family expenditure are the indicators of economic empowerment of women. If women would be free from the control of other family members in terms of these indicators, then it can be said that they are economically empowered. After joining Self-help Groups, through economic activities women have

got the ability to make income independently, ability to spend and increase their saving habit, ability to invest in other income generating activities, transaction with formal economic institutions, participation in family expenditure etc.

6.1.1 Self Earning

In Sonari Development Block Self-help Groups have provided income generating activities for women to improve their quality of life. By taking part in Self-help Group activities women have earned without depending on others.

6.1.1.1 Independent Source of Income

Before involvement in Self-help Groups, maximum numbers of women had no independent source of income. They kept themselves busy in doing domestic activities like cooking, sweeping, child caring etc. A few women had source of income, but it was not sufficient to fulfill their necessities and family expenditure. They involved in poultry farming, handloom, making embroideries on cloths, home made wine etc. After joining Self-help Groups women have got an independent path of income.

Table 6.01 Before joining Self-help Groups, source of income

Responses	Frequency	Percentage
Yes	23	7.93
No	267	92.06
Total	290	100

Source: Field data in Sonari Development Block

Data in table 6.01 show that before joining Self-help Groups, 92.06% women had no source of income and only 7.93% women had source of income.

6.1.1.2 Involvement in Economic Activities Through Self-help Groups

Through involvement in Self-help Groups women have achieved income generating activities and got the path of independent source of income. Self-help Groups provide home base employment for women like poultry and piggery farming, weaving, traditional food making and so on. Earlier women had no any option to go outside of family to perform economic activities like transaction with banks, buying and selling in market; but now they are familiar with all these aspects.

6.1.1.3 Thrift and Credit

In rural areas, the credit system is based on landed assets. But the poor do not have available land. Especially women are not owner of land. So they are unable to get any credit from banks. They have to depend upon the money lenders of rural areas who provide credit at very high rate of interest. To overcome this difficulty, a system of thrift and credit through Self-help Groups has been started for the poor. One of the objectives of group formation is to encourage self dependence among members. At the beginning group members perform thrift activities where by members come together with the objective of pooling their savings. The saving can be lent to the group members or even outsiders at a rate of interest which is decided among the group members themselves. A register of accounts requires to be maintained with the help of group leader or the literate members of the group. The basic objective of a thrift and credit fund is to encourage members for self-dependence, help them to gain money and help them to build confidence in handling money. These types of performances can assist women in meeting their socio-economic requirements.

The selected Self-help Groups disburse loan to their group members and others. The members have received several benefits through loan disbursement. After

involvement in Self-help Groups, the members have come to know about the process of loan disbursement and lending and borrowing money with interest from their own groups. After engagement in Self-help Groups they have become familiar with the process of transaction with banks, knowledge regarding market economy, concepts like loan, credit, saving etc. They have become economically independent and have gained ability to contribute their earnings to household expenditure and saving.

Table 6.02 Economic activities through Self-help Group

Income generating activities	Frequency	Percentage
Different types of activities	188	64.82
Only credit disbursement	102	35.17
Total	290	100

Source: Field data in Sonari Development Block, July 2012

Table 6.02 shows out of total respondents, 188 (64.82%) responded that they involve in different types of income generating activities like animal husbandry, traditional food making and weaving through Self-help Groups. Remaining 102 (35.17%) respondents involve in only credit disbursement.

6.1.1.4 Different Types of Activities

Women through Self-help Groups have involved themselves in different types of income generating activities like poultry farming, piggery farming, goat farming, handicraft and handloom etc. Most of them involve in piggery farming and others involve in making handloom cloths like the traditional *eri chador* (shawl), *muga and paat chador mekhela* and *riha* (traditional garments), *gamucha* (towel), *rumal* (hankie); traditional rice based food like *pitha*, *laru*, *muri*, *handhoh*, *hurum*, *cheera*

and so on. These different types of income generating activities have made them economically self-sufficient.

Self-help Groups have helped women to get home base employment. Their home base products have got the consumers and requirements. Out of total respondents 188 numbers of women involve in different types of income generating activities.

Table 6.03 Different types of income generating activities

Economic activities	Frequency	Percentage
Animal husbandry	84	44.68
Traditional food making	46	24.46
Weaving	58	30.85
Total	188	100

Source: Field data in Sonari Development Block, July 2012

Table 6.02 shows different types of economic activities that have performed by the 188 numbers of women. Data further show in table 6.03 that 44.68% of respondents involve in animal husbandry like piggery, poultry and goat farming, 24.46% in traditional food making and 30.85% involve in weaving. It seems that the women are directly or indirectly involved in market for selling their product.

**Table 6.04 Categories of income generating activities
(Percentages in parentheses)**

Animal husbandry N=84			Traditional food making N=46		Weaving N=58	Total
Piggery	Poultry/ duckery	Goatery	Rice based food	Pickle	Chawl/Traditional dress/Towel/Han kie/Embroideries	
42 (50)	24 (28.57)	18 (21.42)	34 (73.91)	12 (26.08)	58 (100)	188 (100)

Source: Field data in Sonari Development Block

Table 6.04 shows involvement of women members in different types of income generating activities to earn. Out of 84 no. of respondents 50% of women involve in piggery farming, 28.57% involve in poultry and duck farming and remaining 21.42% women involve in goat farming. Out of 46 no. of respondents 73.91% women are engaged themselves in making rice based food. 26.08% women involve in making pickle or *aasar*. 58 no. of women involve in weaving.

6.1.1.5 Marketing of Productive Goods

Purchasing raw materials and selling productive goods are important task of Self-help Group. The groups may lose interest if they will not get a proper market for the purchase of raw materials and sale of their products. In Sonari Development Block the sample Self-help Groups have been linking in the processes of purchasing raw materials and marketing their products. Their home base products are meeting the consumers.

Table 6.05 Purchasing raw materials

Purchasing raw materials	Frequency	Percentage
In the village	28	14.89
Nearby village	12	6.38
Town	148	78.72
Total	188	100

Source: Field data in Sonari Development Block

Table 6.05 shows that most of the women purchase raw materials in town. 78.72% women raw materials from town, 14.89% women purchase in the village, 6.38% women purchase in nearby village.

Table 6.06 Sources of raw materials

Sources of raw materials	Frequency	Percentage
Dealer	156	82.97
Agents / villagers	32	17.02
NGO	Nil	Nil
Total	188	100

Source: Field data in Sonari Development Block

Table 6.06 shows that majority of women 82.97% purchase raw materials form dealer in the town or in the village followed by 17.02% who purchase from agents or villagers.

Table 6.07 Marketing of products

Marketing of products	Frequency	Percentage
By own	106	56.38
Friend/other	18	9.57
Wholeseller	64	34.04
Total	188	100

Source: Field data in Sonari Development Block

Data in the table 6.07 shows marketing of products. 56.38% women market their products by own followed by 34.04% women who market their productive goods by wholeseller and 9.57% women market their products by friends or others.

Table 6.08 Place of marketing of the productive goods

Place of marketing	Frequency	Percentage
In village	78	41.48
Nearby village	28	14.89
Town	82	43.61
Total	188	100

Source: Field data in Sonari Development Block

Table 6.08 shows that 41.48% women market their products in village, 14.89% nearby village and 43.61% women market their products in town.

6.1.1.6 Income Level of the Respondents

Income is the major determinant of standard of living of people. Before joining Self-help Groups, women have no independent source of income. They kept themselves busy in doing family activities. After involvement in Self-help Groups, the

women have got an independent source of income. Their family income has been increased. It indicates the economic improvement of the women members. Now they are economically independent and can contribute to their household income, expenditure and saving. So it is clear that the women who were only busy in domestic activities, now they have become one of the earning members of their family. It has made their image better in their family.

Table 6.09 Income Level of the respondents

Monthly income (In Rupees)	Frequency	Percentage
Less than 1000	8	2.75
1001- 2000	16	5.51
2001- 3000	20	6.89
3001- 4000	26	8.96
4001- 5000	128	44.13
Above 5000	92	31.72
Total	290	100

Source: Field data in Sonari Development Block

Table 6.09 shows income of the respondents' after joining Self-help Groups. 2.75% women's monthly income is less than Rs 1000, 5.51% women' income is between Rs 1001- 2000 and 6.89% women's income is Rs 2001- 3000. But the other members' earning is favourable. 8.96% women's income is Rs 3001-4000, 44.13% women's income is 4001-5000 and remainig 31.72% women's income is Rs more than Rs 5000.

6.1.2 Freedom to Save, Spend and Invest

Saving habit indicates economic security in future and it also empower women economically. But it is also important to note that whether women can achieve

freedom to save and spend their earning. After getting income generating activities through Self-help Groups, women have achieved freedom to save; but yet some of them can not save, spend and invest their earnings freely.

6.1.2.1 Savings of the Respondents

The average savings per member per month is Rs 100.00 to 1500.00. There is an increasing and decreasing trend in their savings pattern. The following tables show the percentage of the respondents who can save their earnings after all expenditure.

Table 6.10 Responses regarding savings

Responses	Frequency	Percentage
Yes	207	71.37
No	46	15.86
Both	37	12.75
Total	290	100

Source: Field data in Sonari Development Block

Table 6.10 shows percentage of responses regarding their savings. It was asked that weather the respondents can save their earnings after all expenditure. Out of 290 respondents, 207 (71.37%) no of respondents can save their earnings. 15.86% responded that they cannot save and 12.75% replied that sometime they can save their earnings, but mostly they can not save.

6.1.2.2 Reasons of No Saving

Data in the table 6.10 shows that 46 numbers of respondents cannot save their earnings and 37 numbers of women can not save regularly due to different reasons.

The following table shows the reasons of no saving.

Table 6.11 Reasons of no saving

Reasons	Frequency (N=46+37=83)	Percentage
Ignorance of the procedures of money deposit/withdrawal/saving through formal institution/ unwillingness	25	30.12
Cannot save money, after all expenditure	46	55.42
Other family member/husband snatch her income	12	14.45
Total	83	100

Source: Field data in Sonari Development Block

Data show that 30.12% women do not know about the formal procedures of money deposit, saving and withdrawal through formal institutions like banks, post offices and also unwillingness is one of the causes. 55.42% women told that after all expenditure they are not able to save money. The remaining 14.45% women responded that their money is snatched away by their husband or other family members. They can not save, spend and invest their earnings freely.

6.1.2.3 Keep Earnings

Self earning and self saving account in banks or other institutions indicates economic empowerment of women. Saving account in banks or other institution make people more secure in future. Taking part in income generating activities through Self-help Groups, the women have got the opportunity to save their earning in banks or other institutions. In addition they have come to know as to how to maintain bank account.

Table 6.10 shows only 207 numbers of women can save their earnings. By interviewing the women it is found that they keep their earnings in saving account or keep with her or otherwise with the head of their family or husband.

Table 6.12 Keep earnings

Keep their earnings	Frequency	Percentage
Savings account (in bank, post office or other)	120	57.97
Keep with her	69	33.33
keep with the head of their family or her husband	18	8.69
Total	207	100

Source: Field data in Sonari Development Block

Table 6.12 shows the place where women keep their savings. 57.97% of 207 numbers of respondents have their saving account in banks, post offices or other, 33.33% women prefer to keep their savings with them and 8.69% respondents keep their money in the hands of head of their family or husband.

6.1.2.4 Savings in Bank Account

Table 6.12 shows that only 120 numbers of women have their saving account in different banks, post offices or other institutions. The women, who have their own bank account, have freedom to save their earnings.

Table 6.13 Saving account

Opened by	Frequency	Percentage
Family members	44	36.66
Friend	18	15
Own	58	48.33
Total	120	100

Source: Field data in Sonari Development Block

Data has revealed that 36.66% of respondents opened their account in banks by other family members, 15% by their friends and remaining 48.33% women opened their bank account by own.

Table 6.14 Deposit money in saving account

Who deposit money	Frequency	Percentage
By own	74	61.66
Other	46	38.33
Total	120	100

Source: Field data in Sonari Development Block

Table 6.14 shows out of 120 no of respondents 61.66% women deposit their money in bank by own and other 38.33% women deposit their earnings in bank by other.

6.1.3 Investment

It is praiseworthy that after joining Self-help Groups many of the women members have become able to invest their savings in different types of income generating activities. It has increased their earnings, savings and fulfillment of their requirements. Most of them have invested their savings in farming and others in small scale business like tea stall, small shops (*pan dukan*), small scale tea gardens etc. but

still maximum numbers of women can not invest their savings due to different reasons like small capital, time constraints and no freedom from their family.

Table 6.10 shows that only 207 numbers of women can save their earnings. The following table shows investment of respondents out of 207 numbers of women.

Table 6.15 Investment by the respondents

Investment	Frequency	Percentage
Yes	87	42.02
No	120	57.97
Total	207	100

Source: Field data in Sonari Development Block

Data shows in table 6.15 that 42.02% women invest savings in other income generating activities. Remaining 57.97% of women do not invest their earnings.

6.1.3.1 Income Generating Activities where Women Invest

Table 6.15 shows that 87 numbers of women can invest their savings in different grounds. The following table shows different grounds of income generating activities where 87 numbers of women respondents invest their savings.

Table 6.16 Income generating activities where they invest

Invest in different grounds	Frequency	Percentage
Farming	66	75.86
Small scale business	13	14.94
Small Tea garden	08	9.19
Total	87	100

Source: Field data in Sonari Development Block

Data show in table 6.16 that 75.86% women invest their savings in farming, 14.94% women invest in small scale business and remaining 9.19% invest their savings in small scale tea garden.

6.1.3.2 Reasons of No Investment

In table 6.15, it is seen that 120 numbers of respondents cannot invest their savings due to different reasons. The following table 6.17 shows the different reasons because of which they cannot invest their savings in different income generating activities.

Table 6.17 Reasons of no invest

Reasons	Frequency	Percentage
Small capital	31	25.83
No freedom	16	13.33
Time constraint	62	51.66
Not interested	11	9.16
Total	120	100

Source: Field data in Sonari Development Block

Data shows that 25.83% women can not invest due to their small capital, 13.33% women have no freedom to invest money in other activities and 51.66% women can not involve themselves in other income generating activities due to time constraint. 9.16% women have no interest to involve themselves in other economic activities.

6.1.4 Participation Of Women In Their Family Expenditure

Now, the women members can expend their earnings on their personal needs. They can also contribute some amount of money to their family expenditure after

joining Self-help Groups. It indicates increasing economic condition of women through group activities.

Table 6.18: Contribution to family expenditure

Contribution to family expenditure	Frequency	Percentage
To family	213	73.44
Fulfill own needs	77	26.55
Total	290	100

Source: Field data in Sonari Development Block

When the respondents were asked about their contribution to their household expenditures, responses were found that out of total 290 women respondents 73.44% women can contribute an amount of rupees to their family expenditure, while others 26.55% expend their earnings on their personal needs or save for further purposes.

Following table presents numbers of women who can contribute to their family expenditure on different grounds.

Table 6.19 Participation in Family Expenditure

Family Expenditures	Frequency N=213	Percentage
Food	155	72.76
Religious ceremony	93	43.66
Health	97	45.53
children's' education	192	90.14
Other	102	47.88

Source: Field data in Sonari Development Block

Table 6.18 shows contribution of the respondents to their family expenditure. Table 6.19 shows out of 213 numbers of women 72.76% respondents stated that they can contribute to family's expenditure on food, 43.66% on religious ceremonies, 45.53% on health, 90.14% on children's education and 47.88% can expend their income on other family expenditure. Before joining Self-help Groups the women members could not contribute their earnings to their family expenditure, income or savings. But after joining Self-help Groups they become able to contribute an amount of money to their family's expenditure or saving.

6.2 SOCIAL EMPOWERMENT OF WOMEN

The Self-help Groups provides a platform for the poor, especially women to gain knowledge, develop communication skill and acquire income generating skill. It helps women to find out income source for their family. In addition Economic improvement through economic activities of Self-help Groups empowers women economically and then socially. Here, comparison has been made in different aspects to show social empowerment of women before and after joining Self-help Groups.

6.2.1 Psychological Independence

Acquire knowledge, improvement in social status, problem solving attitude, sense of self efficient, freedom of physical movement outside family etc have been tried to find out to know their social improvements.

Table 6.20 Social Empowerment of women

Social empowerment indicators	Before joining Self-help Groups		After joining Self-help Groups	
	Frequency N=290	Percentage	Frequency N=290	Percentage
Acquire knowledge	132	45.51	282	97.24
Improvement in social status	142	48.96	212	73.10
Problem solving attitude	74	25.51	224	77.24
Sense of self efficient	43	14.82	254	87.58

Source: Field data in Sonari Development Block

Data presented in the table shows that after joining Self-help Groups out of 290 respondents 97.24% women have acquired knowledge relating to microfinance, banking services and women's development programmes. But before joining Self-help Groups it was only 45.51%.

After joining Self-help Groups out of 290 respondents 73.10% women have achieved improvement in their social status, whereas it was only 48.96% earlier. Their family members and outsiders have appreciated their work.

Out of 290 respondents 25.51% women responded that they had problem solving attitude. But the table pronounce that the number of women enhance from 25.51% to 77.24% after joining the Self-help Groups. They have achieved confidence in solving the problems pertaining to their day to day activities after joining Self-help Groups.

Before joining Self-help Groups out of 290 respondents 14.82% have sense of self- efficiency. But after taking part in Self-help Groups it has increased to 87.58%. However, after participating in Self-help Groups women have realized that they have become more capable in income generating activities and can contribute in family requirements.

6.2.2 Physical Freedom of Movement

Physical freedom of movement or right to travel without taking permission from other family members indicates women’s empowerment in their domestic level. Before joining Self-help Group women were only busy in doing domestic activities. However, after involvement in Self-help Group, the traditional perception of people who opposed women to go outside from family and perform other kinds of work have been changed and now they start to realise that participation of women in income generating activities is also necessary for economic well being of family. Now women, without permission of other family members, can go outside their house to perform group activities, to arrange group meeting or participate in group meetings, marketing, and transaction with banks, to participate in entrepreneurial training programmes and so on. Through Self-help groups, women have achieved freedom of movement outside home without interference from other members of family.

**Table 6.21 Freedom of physical movement
(Percentage in parentheses)**

Responses	Before joining N=290	After joining N=290
Yes	153 (52.75)	244 (84.13)
No	137 (47.24)	46 (15.86)
Total	290 (100)	290 (100)

Source: Field data in Sonari Development Block

Data show in table 6.21 that before joining Self-help Groups 52.75% of total respondents had freedom of movement. But after joining Self-help Groups it has increased up to 84.13%. Before joining Self-help Groups 47.24% women responded that they could not go outside their family without permission of their head of the family or husband. After joining Self-help Groups still 15.86% women need to take permission to go outside their family.

6.2.3 Perceptions of Family Members and Outsiders

As per division of role in family, women have to manage family activities like housekeeping and take care of family members especially elders of the family and husband. But due to the changing economic realities women have taken part in Self-help Groups to improve their economic sphere. After participation in Self-help Group the traditional perception of people has been changed. Now it is realized the importance of participation of women in earning processes. But still women are not totally free from her family task. After completing all her domestic works she can go out to perform Self-help Group activities. Still perception of people regarding this matter is not totally changed.

Table 6.22 Perceptions of family members at women's participation in Self-help Groups

Perceptions	Frequency	Percentages
Very good	157	54.13
Good	107	36.89
Not good	26	8.96
Total	290	100

Source: Field data in Sonari Development Block

Table 6.22 shows that 54.13% of total respondents have told that their family members praise their their involvement in Self-help Groups activities, 36.89% women respoded that perception of their family members is good regarding involvement in Self-help Groups activities and 8.96% women told that their family members do not praise their group activities supposing that group activities are not adequate for their livelihood.

Table 6.23 Perceptions of outsiders at women’s participation in Self-Help Groups

Perception	N=290	Percentages
Very good	122	42.06
Good	143	49.31
Not good	25	8.62
Total	290	100

Source: Field data in Sonari Development Block

Data shows in table 6.23, 42.06% women responded that perception of people regarding involvement in Self-help Groups is very good. They praise their group activities. 49.31% women told that their involvement in Self-help Groups is alright and 8.62% women told that their involvement in Self-help Groups are not praised by the people who believe that women’s participation in Self-help Groups is not necessary, because their domestic activities is more important for smooth running of family.

6.2.4 Participation of Women in Decision Making Process

Participation is a process of learning, sharing and involving in certain pre-determined activities through which human beings will realise their full potentials in

all areas of life. Participation in this sense is an essential element of human development. More clearly, participation means working equally, sharing equitably and satisfying uniformly.

Women's participation in decision making process inside and outside their family, participation in development programmes or other organisations, participation in political aspects is considered as an essential means for improving their overall development in male dominated society. After joining Self-help Groups women have got a path to involve them in participation process.

Women's participation in income generating activities has brought confidence among them and made them able to make decisions in family as well as in community level. Women of Assamese society are very much domestic and they hesitate to talk with people outside of their family. However, after joining Self-help Groups they have come to contact with other people during the time of transaction with banks, meetings or training programmes and therefore they have got confidence to take part in decision-making process on different ground inside as well as outside of family. Besides, Self-help Group provides a platform to develop leadership quality. Members have to elect as a president and secretary for the proper functioning of the group activities. Therefore, they have got an opportunity to take leadership role and gradually it helps them to achieve confidence in making decision. On the other hand, the other members in family generally respect the earning members. Therefore, after their involvement in income generating activities they have been given the chance to participate in decision-making matters within the family. It can be mention that participation in income generating activities increases their confidence level in making decisions and equality in sharing power with men in household.

6.2.4.1 Participation Women in Decision Making Inside the Family

In taking decisions on different aspects within the household both women and men play important role. But generally women always play subordinate role. It is because men are the earner of the family. They have to depend upon men for expenditure on children's education, religious functions etc. This situation have been changed when women have taken part in the earning process through Self-help Groups.

Table 6.24 shows womens's participation in decision making on different grounds inside family before and after joining Self-help Groups. Before involvement in Self-help Group 21.72% women actively participated in decision making on childrens' education, 33.44% women depended on their male pertner or head of their family or other family members, and remaining 44.82% women took decisions regarding childrens' education through mutual understanding with husband. After joining Self-help Group, participation of women in making decisions on childrens education is being increased. 32.75% women take decision independently regarding childrens' education, 25.17% women completely depends on husband or other family members and 42.06% women take decisions through mutual understanding with husband.

Regarding making decisions on religious aspects 26.89% women could take decisions through their own choice, 20.34% through male opinion and 52.75% through mutual understanding. But after joining Self-help Group it is changed in favourable way. 29.65% women have become able to participate in decisions making through own choice, 11.37% depends on others and 58.96% through mutual understanding.

Table 6.24
Women's participation in decision making inside the family
(percentages in parentheses)

Decision making matters	Before joining Self-help Group n=290			After joining Self-help Groups n=290		
	Own (female)	Other (male)	Both (male+female)	Own (female)	Other (male)	Both (male+female)
Childrens' education	63 (21.72)	97 (33.44)	130 (44.82)	95 (32.75)	73 (25.17)	122 (42.06)
Religious aspects	78 (26.89)	59 (20.34)	153 (52.75)	86 (29.65)	33 (11.37)	171 (58.96)
Family property	31 (10.68)	188 (64.82)	71 (24.48)	43 (14.82)	155 (53.44)	92 (31.72)
Paticipation in family expenditure	17 (5.86)	224 (77.24)	49 (16.89)	38 (13.10)	77 (26.55)	175 (60.34)

Source: Field data in Sonari Development Block

Regarding making decisions on family property participation of women is not too much favourable. Before involvement in group activities only 10.68% could participate in making decisions on family property through their own choice and after joining it is increased upto 14.82%. Before involvement in Self- help Groups 64.82% women could not take decisions through own choice and only 24.48% could take decisions through mutual perspective. After joining Self-help Group, 53.44% women depends on others regarding matters of family property and 31.72% women through mutual opinion of husband.

Regarding decisions on family expenditure, before joining Self-help Group 5.86% women could take part in decision making from their own choice and after joining Self-help Group it it increased upto 13.10%. 77.24% women took decisions through male opinion and after involvement in income generating activities it is 26.55%. 60.34% women equally decide regarding family expenditure, where it was 16.89% before joining Self-help Group.

6.2.4.2 Participation of Women in Decision Making Outside the Family

After involvement in Self-help Groups women come into contact with other people in banks, training programmes, market etc. Therefore they are now in confidence in decisions making on different grounds even outside their family. Through field investigation it is found that women's participation on different grounds like social and religious aspects viz marriage, meetings called by the head of the village (*Medhi*), religious functions (participation in *namghar*); participation in development programmes like SSA, ICDS, NRHM, SGSY, SIRD etc have been increasing after involvement in Self-help Groups. It indicates growing empowerment of women outside the family.

**Table 6.25 Decisions on participation in different grounds
(Percentages in parentheses)**

Decision making matters	Before joining n=290		After joining n=290	
	Yes	No	Yes	No
Social and religious aspect	121 (41.72)	169 (58.27)	197 (67.93)	93 (32.06)
Participation in development programmes	115 (39.65)	175 (60.34)	238 (82.06)	52 (17.93)
Participation in political aspects	127 (43.79)	163 (56.20)	272 (93.79)	18 (6.20)
Protesting violence against women	113 (38.96)	177 (61.03)	190 (65.51)	100 (34.48)

Source: Field data in Sonari Development Block

Data in table 6.25 show decision making power of women respondents outside their family before and after joining Self-help Groups. 41.72% women stated that they could take decisions on participation in social and religious aspects before involvement in Self-help Groups. But after joining Self-help Groups, it has increased up to 67.93%.

After joining Self-help Groups, 82.06% respondents have become able to take decisions to participate in development programmes, where as it was only 39.65% respondents who could take decisions on this ground before joining Self-help Groups.

Only 43.79% respondents have stated that they took part in political aspects before joining Self-help Groups. But after involvement in Self-help Groups, 93.79% women begin to participate in political aspects by their own choice.

Before joining Self-help Groups only 38.96% women participated in protesting violence against women. 61.63% women did not participate on this ground. But after joining Self-help Groups, 65.51% women responded that they participate in protesting violence against women. But still 34.48% women told they do not want participate on this ground.

6.2.5 Development of Leadership Qualities

After getting membership in Self-help Group women have realised leadership qualities in them. Through group activities women can freely interact with others and it helped them to realise their self confidence. By involving in entrepreneurial activities women have gained the sense of devotion to work and responsibility. Through taking part in the activities of management of Self-help Group, women have become able to organise and control, ability to taking risk, ability to decision making etc.

6.3 SOCIAL INTERACTION

Self-help Groups provide opportunities to interact with people outside their family. During the time of interaction with outsiders they have got much information relating to their health and family welfare. Women welfare programmes implemented by the government have been known to them through meeting with the people of outside their family.

6.3.1 Health Awareness and Family Welfare

The women have realised the importance of awareness of health and family welfare after involvement in Self-help Group. Group activities have provided opportunities to interact with people outside their family. By interaction with others,

the women could collect different information and new government programmes relating to their health and family welfare like maternity; childcare; nourishment; educating girl; registration of birth, death and marriage; family planning, birth control practices etc.

Awareness of scientific reproductive health care practices is important for every woman. But generally women in rural areas are not much aware in antenatal and postnatal care practices. Moreover in village women were shy of reproductive health care practices. But after taking part in Self-help Group they had become aware in maternal and child health care practices. Meetings, interactions with others, participation in various development programmes have helped them to become familiar with scientific health care practices and also motivated them to employ all the aspects of maternity and child care practices. They have realised the scientific requirements of pregnant women and lactating mothers. Moreover the nutritious needs of children, mother and also other family member is realised by the women after involvement in Self-help Group. They have known what types of food should be provided to children, mother and diseased person for well health.

Family welfare measures implemented by the government and its importance have been known to women through the meeting with other people outside their family. They have known to the birth control practices; family planning measures like two child small family, reduce infant and maternal mortality etc. They have become able to convince other member of family regarding these types of aspects.

After joining Self-help Group the women have realised the importance of educating of girls. They have known the registration of birth, death and marriage.

**Table 6.26 Health and family welfare awareness
(Percentage in parentheses)**

Information	Before joining Self-help Group N=290		After joining Self-help Group N=290	
	Know	Don't know	Know	Don't know
Maternity	98 (33.79)	192 (66.20)	248 (85.51)	42 (14.48)
Childcare	106 (36.55)	184 (63.44)	238 (82.06)	52 (17.93)
Nourishment	108 (37.24)	182 (62.75)	238 (82.06)	52 (17.93)
Birth control practices	82 (28.27)	208 (71.72)	179 (61.72)	111 (38.27)
Registration of birth, death marriage	62 (21.37)	228 (78.62)	208 (71.72)	82 (28.27)
Educating girl	162 (55.86)	128 (44.13)	256 (88.27)	34 (11.72)

Source: Field data in Sonari Development Block

Table 6.26 shows awareness of health and family welfare of the women before and after of their involvement in Self-help Groups.

Before joining Self-help Groups 33.79% of 290 respondents knew about maternity benefit services. But after joining Self-help Groups it has increased to 85.51%.

Regarding childcare practices, before taking part in Self-help Group, 36.55% women were familiar with various childcare practices. But after involvement in Self-help Group it has increased to 82.06%.

Before joining Self-help Group 62.75% women were not aware of nutritional development of children and women. But after taking part in Self-help Group it is found that 82.06% women have become aware in nutritional development of children and women.

Before joining Self-help Group only 28.27% women knew the birth control practices. But after involvement in Self-help Group it has increased to 61.72% of total respondents.

After joining Self-help Group, 71.72% of total respondents have come to know about the registration of birth, death and marriage. But before joining Self-help Group only 21.37% women knew about this.

Before joining Self-help Group 55.86% could realise about the importance of educating of girl. But after joining Self-help Group it has increased to 88.27%.

6.4 RESPONDENTS' OPINION ON SELF-HELP GROUPS

Economically and socially, women have become more independent and strong through their performances in Self-help Groups. They have become able to improve their economic conditions and fulfill their requirements of day to day life. Overall responses of women on Self-help Group are shown in the following table:

**Table 6.27 Respondents' opinion on Self-help Groups
(Percentage in parentheses)**

Opinions N=290	Extensively	Not extensively	Briefly
Self-help Groups helps in growth in economic condition	253 (87.24)	0	37 (12.75)
Provides opportunity to talk with other confidently	217 (74.82)	0	73 (25.17)
Provide opportunity to talk confidently in public meeting	211 (72.75)	0	79 (27.24)
Helps to develop entrepreneurial traits	161 (55.51)	102 (35.17)	27 (9.31)
Helps women to realize their needs	218 (75.17)	32 (11.03)	40 (13.79)
Helps women to realize a leadership attitude	92 (31.72)	56 (19.31)	142 (48.96)

Source: Field data in Sonari Development Block

Table 6.27 has portrayed that out of 290 respondents 87.24% women have responded that Self-help Groups are extensively helping in the growth of their economic condition and other 12.75% women have responded that group performances are briefly helping in the growth of their economic conditions.

It is 74.82% out of total respondents who are agree that involvement in Self-help Groups, they have got opportunity for talking with other people outside family. 25.17% women have responded that Self-help Groups briefly help them to talk with people outside their family. Women have realized their confidence by involving in self-help Group activities.

72.75% women have told that they can confidently present their opinion in public meeting organised at block, district level and they have got such confidence and opportunity through Self-help Groups. Other 27.24% women have told that Self-help Groups briefly provide opportunity to talk in meetings or in front of officials.

Out of total respondents 55.51% women have responded that Self-help Groups have extensively helped them to develop entrepreneurial traits. 9.31% told that they have been briefly benefited in this context. But 35.17% responded that they do not get opportunity in developing their entrepreneurial activities. In this context they told that due to lack of training opportunity, low savings, not getting loan, still they are not able to start income generating activities.

75.17% women members have told that Self-help Groups have extensively helped them to realize their needs and requirements in their day to day life. Other wise they were only busy in domestic works. 13.79% women have told that Self-help Groups have briefly helped in this regard. But still 11.03% women told that Self-help Groups could not help in this aspect, because due to time constraint they could not give full attention in their group.

31.72% women told that due to involvement in Self-help Groups they have realized a leadership attitude. 19.31% responded that still they do not feel like that and 48.96% told that they feel that their groups have briefly helped them to realize leadership attitude inside them.

6.5 CONCLUSION

After assessing socio-economic empowerment of women all the way through both qualitative and quantitative indicators, the results have shown that Self-help Group have extensively helped women to empower themselves in Sonari Development Block . Women have found the way of self earning without depending on others by taking part in income generating activities. The study has shown that 92.06% women had no source of income before joining Self-help Group. After getting membership in Self-help Group they have got home base employment like poultry and piggery farming, weaving, traditional food making and so on. The women members have become able to spend their earnings on their personal needs as well as to contribute an amount of money to their family's expenditure. It indicates women's increasing economic liberty through group activities.

Economic improvement through of Self-help Group has empowered women economically and then socially. After getting membership in Self-help Group Socio-economic changes of women have been noticed. Earlier women had no any option to go outside of family to perform economic activities like transaction with banks, buying and selling in market; but now they are familiar with all these aspects and it has given them a platform to gain knowledge, develop communication skill, leadership attitude and acquire income generating skill. After joining Self-help Group their family members and also outsiders have began to praise their work. They feel good by knowing the changing perception of family members as well as people of the community. Their participation in income generating activities has brought confidence among them and made them able to make decisions in family as well as in community level.

However, after joining Self-help Groups they have come in contact with other people during the time of transaction with banks, meetings or training programmes and therefore they have gained confidence to take part in decision-making process on different ground inside as well as outside of family. Group activities have provided opportunities to interact with people outside their family. By interaction with others, the women could collect different information and new government programmes relating to their health and family welfare like maternity; childcare; nourishment; educating girl; registration of birth, death and marriage; family planning, birth control practices etc. The women have realised the importance of awareness of health and family welfare after their involvement in Self-help Group.