



## GROUP MATTERS

## SHGS AS AN AGENT OF CHANGE FOR WOMEN OF RURAL AREAS IN ALLAHABAD

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## Abstract

*One of the most significant social changes over the past 10 years in Allahabad is the membership of women in SHGs (Self-Help Group) through the intervention of Block and bank initiatives. The group based lending with new norms has generated new role of women at family and community level. This economic tie has positively influenced their social relations and actions. In present time 99 percent of the household women have engaged from the SHGs in the village and as a 'peer group' they spread all over the village. So, present paper examines that in how political sphere is affected due to existence of SHGs in village. This study is based on the interviews of 45 women members of SHGs in which 15 members from OBC SHG, 15 from SC and remaining 15 from mixed caste SHGs from Hathiganba village in Allahabad district, Uttar Pradesh. Study reveals that women become important for the panchayat election due to the membership of SHG while before joining the SHG male members of the family were more involved in political issues and women have passively obeyed the male members of the family on such issues.*

**Keywords:** SHGs, Women, political participation

Women in India suffer several problems in social and political spheres of life due to prevalence of high intensity of patriarchal values in the family. Allahabad is a cultural city where most of the women live in rural areas, where maximum activities of women determine by the values. In this social structure gender division of work is fixed where women do household chores and outside work related to the home are done by men. Since women have less interaction beyond the four walls so they have less knowledge about the outside world resulting in their acquisition of less social capital and also confine their thinking to household activities. Women participation in political activities at grassroots level is less due to the fact that those women have lower levels of literacy and education especially in rural area; that they are not self-confident and assertive, and lack leadership qualities; that they are inactive at the grassroots level of politics; and that they do not put themselves forward as candidates.

Self-help group has emerged over the past two decades as a leading way of thinking about human development. It plays important role in rural areas in which interaction and communication skill, awareness and stock of knowledge are more important among rural women. Rural women can't be educated hastily but the first step which has been taken is to increase awareness and knowledge through the interaction with other SHG members and development organization enable them to take decision regarding casting of votes.

Self-help group is about organising people often women to work cooperatively in small groups to address issues of shared concern. Before joining the SHG women politically unaware and no knowledge that who are standing in election. Although women are the important part of the society yet they are passive due to more focus in household chores. The main target of SHG is participation of women in economic, social, and political activities which enhance their potential to realize their identity as a voter and also an active member of society. The creation of new identity through interaction with their peer members reveals those at times formal groups have an influencing impact on the lives of women. Therefore, SHG approach is frequently considered as the model of empowerment of women.

Data reveals that SHG opens the door for the women to connect to the activities beyond the home such as book keeping, record keeping, distribution of money, and deposit cash in the bank and withdraw from the bank etc. These process make women able to take decision individually and visit outdoors all alone and connect themselves to activities related to community. So in this way women got a platform as a SHG for communicating their feelings with other women and got freedom from their traditional role in the family in some extent. Previous research related to SHGs mainly focused on the economic gains for households with SHG members. The most

important focus of self-help groups initiated by development organisations is almost always economic, based on the idea that household poverty can be combated by supporting women to find new ways of earning income Garikipati, 2008, Swain & Varghese, 2009, Mehta, Mishra & Singh 2011).

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

Sucharita Mishra (2014) in the study of Odisha on the sample of 128 SHGs after using the questionnaire, survey and focus group discussions (FGDs) methods reveal that before joining the SHG 78% of the participants were home makers or doing household chores and only 21%, women were engaged in little earning side by side with their traditional household works while Suryawansi (2014) has examined the marketing strategies of SHG women in Nanded district of Maharashtra and observed that 62.62 percent SHGs were selling their product only in exhibition, 3.12 percent were selling the product by door to door sales, 18.75 percent were selling product at their home and only 12.5 percent SHG were using proper distribution. The SHG products were papad, candy, masala, milk related product, beauty product, store product and others. Less study focuses the participation of women in political activities and empowerment of women in forms of expanded social capital through the interaction process (Sanyal 2009). SHGs and empowerment both are visible as synonyms in which peer group working in systematic and manageable manner in SHGs. Women representing as a responsible agent in creating the consciousness about the new challenges given

by SHGs. Leadership one of the big challenge for the women in the group whether they are simply housewife and have no communication skill but it has been proved from the various literature that women has done they work related to SHGs is very well. It is evident from the field that SHGs women emerging as a new class within the village not only among the women of the village even among the men. They created new identity which is one of the dimensions of empowerment. So, present paper made an effort to know that what changes has come in life of women at political dimension after the intervention of SHG.

#### Sample, Study Area and Methodology

The study was conducted a villages of Allahabad district. A total of 45 respondents selected in which 15 members from OBC SHGs, 15 from SC SHGs and remaining 15 from mixing castes of SHGs were selected for the study who was the member of SHG since ten years. Qualitative methods for this study included observation, interviews and narrative methods to collect key information regarding SHG women. Daily interactions and conversations with a diverse range of women throughout the fieldwork built rapport and trust, and guided the collection of further data.

**Objectives:** The main objectives of the study are- To explore the participation of SHG women in political activities before and after joining the SHG; To examine the role of group functioning in generating the awareness regarding political issues.

#### Results and Discussion

The result of the study reveals that before formation of the SHG in the village, the meetings related to panchayat election attract more men than women. As societal norms it is spread in society that if men of the family are convinced for voting, women will be convinced automatically. It is evident that male members of the family work as a messenger for their family. They visit outside of the home and collect the information whatever happening new in the village and then narrate only that events which is important for their family members specially their wives. So before joining the SHG women had less knowledge about the village.

Findings reveal that after joining the SHG, all group members discuss in meetings that whom we should give vote. Numerically women engaged more from the SHG and get strength from their organization. They become attractive part for the standing people at election. For instance: group members stated that their group meetings are important at the time of panchayat election. During the meetings, people who are contesting to the election request for the vote. We feel happy at least for some time. This may be the big achievements for the women as they were only house wife before formation of SHGs. Data highlights that OBC group members encourages her member to stand for the election and co-operate the candidate at village level. On the other side SC group women give the tremendous result that they not only encourage their group members for standing in election even they encourage their neighbours for co-operating her. At village level, SC members have started going door to door and requested women to vote on the basis of arguments related to development. They discuss with each and every family members in village about the achievements of previous pradhan. It indicates that SC women not only become aware about casting votes but also participating in meetings related to election at village level while mixed group members were limited to discuss on the merit and demerit of standing person in election at the time of SHG meetings not participating programmes related to election. These facts indicate that the collective power of the women functioning as a means to access the resources.

On the other side members of OBC groups not participated such programmes due to patriarchal values of the family they

touch out their self to interact with lower caste of women so they did not participated.

Likewise, SHG activities such as group lending and using connections with members as well as leaders in their communities are highly valued as a development approach. This approach also plays another important role for generating awareness regarding political issues and promoting empowerment of women both. For example, distribution of loans in the group is operated by the women themselves. This operating system brings enhancement of their group management skills, and capacity to solve the group problems. Women engaged in the process of empowerment from this process at micro level. The roles of joint responsibility and peer monitoring by each group member make it possible to solve the troubles of collateral and high cost (Awano, 2000). Thus, SHG has given opportunity to the women to participate in political activities at community level that enhances their social bonding within the community after joining the SHGs.

#### Conclusion

It can be concluded that SHG association is a vehicle to induce socio-political changes in rural communities. SC women become more affiliated to the process of empowerment rather than OBC and mixed group due to prevailing high intensity of patriarchal values which came to the light due to their effort. They have proved that if they get opportunity to represent their self they will success. The results indicate that women participation in SHG gives the women sense of pride within the caste. Due to this process emerges a new group within the caste that makes them 'specific' in the community.

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