

Economic empowerment among women in Meghalaya: A Way Forward

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Abstract:

Women empowerment is the focal issue in today's world. It is the effort to identify strategies to uplift the status of women that is initiated globally. In spite of the fact, women seem to be still far in achieving their equal opportunities as their counterparts in all walks of life in the society. Economic empowerment is one of the important aspects for attaining empowerment because it implies to earning power for economic gains, control over the means of production, involvement in decision making on economic aspects and development in skill management. Among the noticeable efforts, Self Help Groups (SHGs) have become the alternative strategies in bringing changes in the life of the poor and marginalized group especially in rural areas of India since the past few years. Self Help Groups serve as the pedagogy to achieve economic upliftment. Many researches show that Self Help Groups have served as a pedagogy which does not solely curtailing to economic aspect of the poor and marginalized but have touched the other dimensions such as the personal, social and political aspect as well. The aim of this paper is to probe into the existing situation of the Self Help Groups as a means and strategy towards women empowerment through economic empowerment among the women in Meghalaya. The study was conducted in West Khasi Hills District of Meghalaya state. One block that is Nongstoin Community and Rural Development block was chosen from the said district and 20 women Self Help Groups were selected based on their year of formation and loan stages. From these Self Help Groups 60 members were chosen to collect the necessary primary data. The data was processed with Ms Excel and analysed with the help of SPSS package. The study shows that Self Help Group has served as a tool or a means that concertizes the women SHGs in the matrilineal society about the concept of women empowerment mainly focus on economic empowerment where they feel that they would have not realized about it since they are in the society which they seem to be empowered but they are fully not.

Key words: *Economic empowerment, Matrilineal Society, Self Help Groups and Women empowerment.*

Introduction

In today's world women's participation in the developmental process is seen as a desirable one to bring changes and development in the society. It indicates that development takes place in an effective approach when both men and women collaboratively put their ideas and work together as Singh (2009:150) stated "the success of projects to foster sustainable development largely depends on the extent to which both men and women participate in project design, planning, implementation and monitoring". The endeavour to foster and uplift the status of women in the society has been initiated, taken and recognized at the international and national level by governments and non-government institutions. Further, various policies and laws have been enforced to provide and foster equal opportunities for women's participation in the society. However, their participation in various fields in the society is seen to be minimal. Women's empowerment is a desirable prerequisite and should be more accountable in order to achieve long lasting and sustainable development in the society.

Empowerment implies to the power that increases the ability of the disadvantaged groups in terms of their socio-economic and political environment (World Bank, 2002) as in Mukherjee, 2009). In a broad term empowerment refers to the ability when individuals or groups regardless of class, caste, ethnicity and gender are able to determine their access to resources and power. It begins with the recognition of the systematic forces that oppress one's life and then act to change the existing power relationships (Bhose, 2003). 'Power' is the key word of the term 'empowerment' because according to the International Encyclopedia (1999) as cited in Varghese (2012) power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Hence, empowerment is alike to power which can be viewed as both a process as well as a result. Townsend et al. (1999) outlined that the traditional understanding of power is seen as a force that exercised by individual or groups and it can be functioned in four forms viz. power over, power from within, power with and power to. These forms of power are the abilities that an individual or group possessed or exercised in order to achieve the desired goals. Economic empowerment is one of the important dimensions towards empowerment of a person. It refers to the earning of power, collective bargaining for economic gains, managing and controlling over the means of production, engaging in decision making related and to develop skills in managing all the economic aspects. It also implies the process by which power and resources are distributed among the different groups. Economic empowerment is important to women empowerment as it enables to increase their earnings, improve their nutrition, health, education and social status. Besides this, economic empowerment also helps women in building confidence, self-assertion and courage (Srimathi, 2012). The scenario of women in the North East India as highlighted by Choudhury (2008) that women in the North East have a much higher position than the woman elsewhere in India who need empowerment. However according to Khonglah (2008) women from North East are not exempted from various social and economic problems such as illiteracy, poverty, landlessness, poor health, broken homes, domestic violence, single parents, early marriage, gender discrimination of wage, discrimination of democratic participation in decision-making, etc. Further the author highlighted that the social problems pertaining to the region like, unrest violence, armed conflict, ethnic conflict, insurgency, etc. are very obvious that "women and children are always the first to be affected in the society" (p. xvii). Thus, the problems that women in North East India encountered are no less to others women in the country. Meghalaya state consists of three major tribes, the Khasis, the Jaintias and the Garos which follow the matrilineal system of society. Matrilineal system has a unique feature, where the decent is traced from women and the inheritance of property also goes to the women. It is observed the status of women in Meghalaya is believed to be better off and have more autonomy to the rest of their counterparts in the country. They are placed and given a rightful honour and dignity in the society. They could freely take part in any social events including the economic activities. They have the autonomy and enjoy economic freedom where they could take up any trade for their economic activities. It is also seen that they play an active role in the resource management through the inherited property. Thus this presents that the matrilineal system serves to promote women's economic activities. However, women in the matrilineal society of Meghalaya may have economic freedom and are free from many of the social obligations but they are bound not to escape from men's domination. In fact, the decision making are curtailed only to the hand of men as the political control both locally or otherwise is with the men. This provides a big challenge for the women to uplift their economic status as it appears that there is no room for them in the decision making. Besides this, women are not exempted from issues related to discrimination of women in the society. The main challenges faced by the women include poverty, illiteracy, unemployment, high dropout rates, early marriages, broken marriages, domestic violence and divorce. Women have been subsumed to be

weaker physical and mentally than men by the society. And they are more susceptible to be exploited at work place, equal pay and wages, working condition, etc. extending to the welfare and development measures (Government of Meghalaya, 2009).

Researches proved that 'Self Help Group' is found to be one of the mechanisms or strategies towards women empowerment in the context of India in particular, that the involvement of women in SHGs has been recognized as an effective strategy for empowering women in rural areas. Akhoury (2012) terms self-help group as a small and informal association of normally consisted and mainly for poor people having the similar socio-economic back ground. These people come together to realize some common goals based on the principles of self-help and then work collaboratively and responsibly to achieve their goals and aims. SHGs are normally consisting of 10 to 20 members. They are participative in character with the principle of cooperation and joint endeavour to fight against social ills as much as for thrift and mobilization of financial assistance (Jha, 2012). SHG serves as pedagogy in enhancing economic empowerment of the marginalized and poor women in rural areas; because the involvement in SHG provides a platform to engage in various income generating activities through microfinance. Thus, this helps the poor to uplift their economic condition which translates into better living condition and empowerment.

Methodology

The study was conducted in West Khasi Hills District, Meghalaya. It is descriptive in design and the data was collected through administration of structured interview schedule. Multi-stage sampling procedure was utilized to select the block in the said district. The population of the study included all the members of women self-help groups in West Khasi Hills District, Meghalaya whereas the unit of the study comprised the individual members of the women self-help groups in West Khasi Hills District, Meghalaya. The data was processed with Ms Excel and analysed with the help of SPSS package.

Review of Literature

Srimathi (2012) opines economic empowerment as an earning power, collective bargaining for economic gains, having control over and decision making over the means of production and all the economic related aspects and improving skills management on economic matters. The author further stressed that it also implies the distribution of power and resources among different groups. Muni (2006) augments that economic empowerment implies a better quality of material life through sustainable livelihood owned and managed by women.

Drushti (n.d.) views that economic empowerment it is necessary for women to have access to and control over productive resources in order to gain and ensure financial autonomy. Mohanty (2006) emphasizes that economic empowerment is very essential to empower women because it is only when women are able to participate freely in economic activities particularly outside home, they can acquire control over circumstances to increase their skills and capabilities. So, SHGs are the right tools or methods to provide appropriate forums for this purpose.

Behera and Mohanty (2006: 151) defined Self Help Groups as "small homogeneous, voluntary groups of rural poor formed to provide savings from their small earnings to the common fund and provide credit services to the members for meeting their production and emergent consumption needs". It suggests that the involvement of women in self-help groups especially those in the rural areas where unemployment is a big issue would help them to combat against this big pertaining disease in the society (Das, 2006). Muni (2006) sees that the mobilization of women to form Self Help Groups (SHGs) is widely recognized and popularly known as the method of organizing and empowering women. The

formation of SHGs brings together underprivileged women with a common socio-economic background to start a new economic venture. Panda (2006: 98) views that today SHGs are seen as “solidarity groups and make possible their members to become self-dependent and giving platform to discuss their socio-economic problems, develop the decision making capacity and leadership qualities”.

Mishra (2006) opines that SHGs provide economic opportunities for women as they can get access to loan and could start their income generating activities. Through their collaborative work they could raise their economic status to a higher level and they also could help to increase the economic position of the family. Once their economic status is tackled they could do many activities for the development of themselves, family members etc.

Lalrinliana and Kanagaraj (2008) highlighted that SHGs play a vital role in development of the rural areas and have a positive impact on the socio-economic of the members. Ramchandran, Sasikumar and Kanagaraj (2009) brought out that women’s participation in SHGs have empowered women in the decision making at the household level in terms of personal, domestic and economic matters.

Cheema et al. (2011) in their study underline that Self-help groups are emerging as a powerful tool and method that aimed at empowering women and mitigating poverty in a sustainable manner. Thangamani & Muthuselvi (2013) in their study on ‘women empowerment through SHGs’ reported that the socio-economic factor of the women has been changed after joining the Self Help Groups. The economic activities of Self Help Group are quite successful which brought successful towards the development of women empowerment and rural areas. Das & Baishya (2015) analyze that women in rural areas are not aware or realize on the importance of women’s empowerment though they have been playing an important socio-economic role in the society since time immemorial. But often women are being deprived of many opportunities. It is proved that the involvement of women in SHGs help them to be financially strong leading to upliftment of their status.

Thus, economic empowerment is an essential aspect for women’s empowerment. SHG provides a platform for women to participate collectively in economic activities through microfinance in order to uplift their economic status. It indicates that individually, poor women below poverty line may fail to overcome poverty but a collective effort is definitely leading to empowerment. SHGs have become the vehicle for changing the lives of the poor and marginalized group of our society by assisting women in adapting to entrepreneurial activities. It is observed that women are central to the success in poverty alleviation in our country. It is also noticed that women’s earnings have a positive impact or correlation to children’s health, nutrition level and education. Undoubtedly, increase in women income results into better health and nutrition for children. Therefore, improving women’s productivity income and quality of life will certainly lead to overall growth and development (Government of Meghalaya, 2009).

Results & Discussion

a) Demographic characteristics of the respondents

The demographic characteristics of the respondents are the important aspects in research as they set the background for the study. This section on the demographic characteristics of the respondents includes age, educational status, marital status, primary occupation, duration of membership in women SHGs, present position hold in the women SHGs and the sources of motivation to join SHG. All these aspects are discussed in detailed with the help of the Table 1.

Table 1: Demographic Characteristics of the respondents

Sl.No	Characteristics	Total N=60
I	Age group	
	25 years -35 years	20 (33.3)
	36 years-45 years	30 (50.0)
	46 years-55 years	9 (15.0)
	56 years-65 years	1 (1.7)
II	Educational status	
	Illiterate	0 (0.00)
	Primary (1-4)	19 (31.7)
	Middle education (5-8)	19 (31.7)
	High school (9-10)	12 (20.0)
	Intermediate (11-12)	5 (8.3)
	Graduation and above	5 (8.3)
III	Marital status	
	Married	54 (90.0)
	Unmarried	1 (1.7)
	Widow	1 (1.7)
	Divorced	4 (6.7)
IV	Reasons for joining SHG	
	To increase the household income	26 (43.3)
	To be able to have mutual support among the members	14 (23.3)
	To received seed money for farming, poultry piggery, etc.	4 (6.7)
	To reduce poverty through self-employment	1 (1.7)
	To get financial assistance from the government	4 (6.7)
	For self and children's betterment	6 (10.0)

Source: Computed

Figures

in Parenthesis are percentages

The demographic characteristics of the respondents revealed that the age group of the respondents ranged between 25 years to 65 years and a maximum number of 50% of the respondents belonged to the age group between 36 years and 45 years. The educational background of the respondents revealed that all the respondents were literate and maximum of the respondents had only primary and middle school education. Majority of the respondents were married and engaged in farming activities for their livelihood. It is relevant to enquire the motivational factor of the women to join SHG and among which nearly half of the entire respondents were self-motivated and the remaining were influenced by others viz. friends, relatives and NGO workers. And the main purpose was to increase the household income and to provide mutual help and support among the members.

b) Economic skills development of the respondents

Within the context of economic empowerment, it is also important to understand the skills development that is the impact of joining SHG on the respondents in the area of economic aspect. The development in this skill mentioned contributes towards empowerment. The level of impact on the respondents gives a picture of the association, dedication, perception, etc. in SHGs. Therefore in order to assess the impact on the economic skills development some indicators or items were identified and mentioned using three point scales. The rating was assessed in terms of *increased, same and decreased*. These ratings were converted into scores respectively assigning 1, 0 and -1. Statistical calculation of mean and standard deviation were used for ranking the skills development of the respondents as shown in the Table 2.

Table 2: Economic Skills Development

Economic skill	Mean	S.D.
Earning money	0.97	0.181
Improved saving habit	0.95	0.22
Access to credit	0.95	0.22
Economic independence	0.93	0.252
Decision on household saving	0.93	0.252
Decision on taking loan	0.92	0.279
Decision on the use of loan	0.92	0.279

Source: Computed

The economic skill development of the respondents includes earning money, improved saving habit, access to credit, access to credit, economic independence, decision on household saving, decision on taking loan and decision on the use of loan. The data on the economic skill development shows an increasing pattern after being membership in the SHG. The economic aspect is one of the important characteristics of SHG that the main reason or aim of joining SHG by the respondents is to improve the economic condition. Thus the economic skill is an indispensable essence of SHG. Hence, it was also observed that the involvement in SHGs has improved all the economic skills development as have mentioned. This indicates that the main aim of the respondents to get involved in the SHG movement is to improve the economic condition or status.

c) Economic Dimension of women empowerment

The dimensions of women empowerment of the respondents are reflected by their position in decision making at the household level. Therefore, it is interesting to probe the dimensions of women empowerment in the Khasi society in Meghalaya. The economic decision making was assessed in terms of four point scale i.e. always, mostly, sometimes and never. The ratings were converted into scores

respectively assigning 3, 2, 1 and 0. Also, ranking was made on the following indicators as shown in Table 3.

Table 3: Economic Dimension

Decision	Mean	S.D.
Economic Decision		
Investment or saving	2.27	0.446
Expenditures	2.22	0.454
Lending loans	2.00	0.552
Borrowing loans	1.95	0.565
Selling assets(land/house)	1.83	0.587
Buying assets(land/house)	1.83	0.587

Source: Computed

The decision making on economic related matters by the respondents includes investment or saving, expenditures, borrowing loan, lending loan, selling assets and buying assets. As regards to their economic decision as presented in the table shows that the decision on investment or saving has the highest score with the mean score of 2.27 which indicates that being the member in SHG has helped the respondent to take decision on her own for saving. Followed by the decision on expenditure with the mean score of 2.22 this also indicates that the association in SHG has helped the respondent take decision in this matter. In regards to the decision in lending loans the data presents that the respondents have always decide on their own in terms of giving loans to others. Whereas, the decisions on borrowing loan, selling assets and buying assets showing the lowest score among the economic decision this shows that the respondents do not solely take decision on their own but do consult others for these economic matters. Therefore, the overall the data showed that the respondents have reported that they mostly make decision with regards to the above points. This reflects that the respondents do not fully decide on their own but involved in decision making along with their spouses or other family members. This shows that the respondents in spite of being associated in SHG do not fully have a say or decide on the economic matters at the household level. In this regards it is apt to propose for economic empowerment of women as Drushti (n.d) highlighted that economic empowerment it is important for a woman in order to have access and control over productive resources which ensures some degree of financial autonomy in her life.

A Way Forward

From the study conducted presents that to uplift the economic status women are encouraged to find ways and means that foster them to better off in their economic condition. It was found out that the involvement in the SHGs provide a better platform for increasing their income generating activities in particular for women in rural areas. It is observed that even in the matrilineal society where women seem to have economic freedom but it has revealed that their skills development and decision making in economic aspects have improved and better off through their involvement in the SHG movement. This further tells that economic empowerment is an endeavor even for the women in the matrilineal society of Meghalaya. Therefore, a way forward for women to have economic empowerment the involvement in the SHG movement is one of the ways to attain economic empowerment that leads to better off in their living condition and improve development in all the dimensions of women’s life.

It is worthwhile to highlight the participants discussion on the possible 'ways and means that SHG empowers women', and the participants have come up with various responds inclusive of the government initiatives. The respondents agreed that the function of SHG does not bar women from political participation that goes beyond economic dimension. However, the study is conducted among the women in rural areas with a minimal educational status so unless the government takes proper initiative on the composition of SHGs would not run well and women empowerment would not become a reality. In all cost to women economic empowerment through SHG the need for capacity building - awareness generation, skills development, management of SHG became the core issues to have better understanding on women economic empowerment.

Conclusion

The present study has given an insight on the status of women self-help groups and their endeavours towards women economic empowerment in West Khasi Hills District, Meghalaya. Interestingly the study revealed that SHG in one way or another has an impact towards women empowerment extended to women SHG in the matrilineal society. In spite of the fact that few studies have shown that women in the matrilineal society are more independent compare to women from other parts of the country those who felt the need of empowerment. It was evident that the involvement in SHGs has increased the level of empowerment among the women in regards to the decision making at the household level in terms of economic empowerment. But overall SHG acts as a mechanism to realization on the concept of women empowerment that was never realized before joining SHG. The respondents followed and accepted their position in the society. For the better functioning of women SHGs in West Khasi Hills District the importance of *Self Help Groups Promoting Institutions (SHPIs)* is emphasized. It is found that most of the women SHGs are consisted of women who are less educated and poor thus tremendously in-need of support and guidance from time to time. Therefore, the SHPIs are to provide proper channels so that once SHGs are formulated the assurance of continuation would help the poor and marginalized women to have better off in livelihood strategy leading to economic empowerment. In addition, there is wide opportunity of carrying out economic activities that is increasing their participation at household level and also leading to economic independency. The active involvement in SHG is a defined mechanism towards for all round development of women that is to empowerment in all the dimensions.

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