

Empowering Women for Economic Self Sufficiency and Social Action through Self Help Group

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Abstract: The present study was carried out to see the influence of SHG membership on the economic and social aspects in the life of a tribal woman. Both quantitative and qualitative methods were used to generate information from 57 SHG leaders and 153 SHG members. The NGOs are the major SHG promoters. It also reveals that there is change for better in the credit facilities and monthly income. The fact that they are able to have savings in their own name is an indication of independence to a certain level. Majority of the SHG members have been capacitated on various topics and feel self confident as it has made them aware about, aside from other themes, on bank procedures. In terms of their social standing in family and society, an overwhelming percentage agreed that it has indeed improved. The SHG members have involved themselves in many issues that are choking their society. It is obvious how the pro active involvement of women in society is necessary to bring sustainable development and just peace. The NGOs who promoted these SHGs have done a commendable job in empowering these women.

Keywords: empowerment, economy, self-sufficient, social action, shg

Introduction

A place where new power relationships can form is in women's groups in civil society, in women's movements and in transnational networks or coalitions. In all of these formations, new creative productive power is derived from coming together, from the consequent joint recognition of a common goal or purpose and from changes in the identity and behaviors of those involved (Bayes, 2015, p. 421).

SHGs formed by women in different places have proved that they could indeed bring about a change in the mind-set of the very conservative and tradition-bound illiterate women in rural areas. ... Collective wisdom of the group and peer pressure are valuable collateral substitutes. A rural women's SHG enables members to become self-dependent and self-reliant and provides a forum for members to exchange ideas. It fosters a spirit of self-help and co-operation among members and gives them strength and confidence to solve their socio-economic problems. Women's participation in income generating activities is believed to increase their status and decision-making power. The Group meeting also serves as a venue for other interventions such as adult literacy programmes (Sunny & Pereira, 2016, March). It has been found that people in self help groups who have both provided and received help have gained more satisfaction from their participation in the group and more self-esteem than people who only received help or only provided help (Zimmerman & Rappaport, 1988; Maton & Rappaport, 1984).

Participation in a self-help group is considered an ideal (though not exclusive) means of encouraging individual empowerment, for such a group produces empowerment beyond the individual as well: people receive emotional and social support in the course of a change process in which they provide concrete help to others and acquire new skills, including development of ability for future public action (Dodd & Gutierrez, 1990; Chesler & Chesney, 1995).

The empowerment of women, through education, literacy, employment and economic opportunities, has positive consequences for society as a whole, including the women themselves, their children, their whole family and the community. (Sen, 1999, Parker, 2005 as cited in Johannessen, 2007). In a society where women are empowered through education and employment and where women are participating in decision-making processes on all levels of society, there is generally an increased emphasis on values such as peace, social justice, equality, human rights and ecological sustainability. Yesufu (2000) and Brock- Utne (1990) claim that as women gain status, the status of nonviolence also strengthens and that the most extensive use of nonviolent strategies has been by women. In the process, women can create a culture of peace which includes equality, development, social justice, tolerance, nonviolence and human rights. Thus, it is important to focus on the empowerment of women as well as on the potential of women's agency for social change (as cited in Johannessen, 2007).

The objective of the present study is to see the influence of SHG membership on the economic and social aspects in the life of a tribal woman.

Review of Literature

Empowerment is a pro-active concept that encourages an active and initiative-taking approach to life, on the individual level as well. The individual process entails the will to influence the environment on all levels: it begins with a sense of faith in one's own strength, advances to activity in inter-personal domains, and continues from there to activity for social change (Sadan, 1997, p. 84). According to Stone (2013) Empowerment in context refers to the ability of people to control their own destinies in relation to other people in society. There is no universal definition of women's empowerment as factors such as socio-cultural, geographical, environmental, political and economic, as well as many other aspects of countries and regions influence it. Prominent definitions of empowerment can be: the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.

Women empowerment is a new phrase in the vocabulary of gender literature. The phrase is used in two broad senses, i.e. general and specific. In a general sense, it refers to empowering women to be self-dependent by providing them access to all those freedoms and opportunities which they were denied in the past for no other reason except their being women. Broadly speaking such enabling measures includes social legislation for their emancipation from age-old discrimination, education for their self-enhancement, economic opportunities for their self-dependence, and political and civil rights for equality with men. In a specific sense, women's empowerment refers mainly to enhancing their position in the power structure of the society. In other words, it means increase in their access to the structures of decision making process which have otherwise been dominated by men. (Sharma, 1998, p. 3 as cited in Jharta, 2015, p. 98). According to Jharta (2015, p.97), Empowerment of women has been promoted by the agencies of United Nations. Besides, it has also acquired new connotations 'in recent years among the social scientists, policy makers and politicians. The centrality of the concept of empowerment is located in the dynamics of the legitimate sharing, distribution and redistribution of power.

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, our laws, development policies, Plans and Programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974- 78) onwards there has been a marked shift in the approach to women's issues from welfare to development and then from Eighth Five Year Plan emphasis was shifted from development to empowerment. In recent years, the empowerment of women has been recognised as the central issue in determining the status of women (Singh, n.d, p.72). In addition to women specific policies and programmes, there are also important women-oriented policies like the National Policy on Education (1986), the National Health Policy (1983), the National Population Policy (1993), the National Nutrition Policy (1993), the National Plan of Action for the Girl Child (1991-2000), the national plan of Action for Women (1976), etc. In all these policies, efforts are made by the government to identify women as special beneficiaries and to take welfare measures for them (Jharta, 2015, p. 103).

Women's empowerment has to be a core part of any development strategy as, apart from being denied equal status; women bear the brunt of poverty in poor societies. In many, if not most rural poor families in India, women do more physical labour than men, eat less, have less access to health and education facilities, get less wages, and bear the major part of the responsibility of bringing up children and looking after the family. This enormous contribution goes largely unrecognised. Women are even denied a role in household (let alone village) decision-making (PAC, 2002).

Individual empowerment is a process of personal development. The process involves both a development of skills and abilities, and a more positive self-definition. People testify to a better feeling about themselves, a sense of more self-respect and self-esteem. A new self-confidence and a feeling of self efficacy are connected with a redefinition of the self, and the latter is closely linked with a real improvement in personal knowledge, abilities, skills, resources and life opportunities. A higher level of personal activity makes possible more effective inter-personal relations. Since self-perception is based on achievements in the real world, there is a clear positive interaction between development of self-confidence and reinforcement of personal ability. The ability to redefine self and to act efficiently for oneself is the essence of individual empowerment (Sadan, 1997, p.84).

Coming to economic empowerment and social action, according to Jharta (2015, p. 107), the economic empowerment of women means their participation in economically productive activities; their access to savings and credits and their control over income and other productive assets such as land, business and industries. On the other hand (Antony and Kaushik, n.d, p. 214-215), social action is a method of mobilizing masses in order to bring about structural changes in the social system or to prevent adverse changes. It is an organised effort to change or improve social and economic institutions. Some of the social problems like dowry system, destruction of natural resources, alcoholism, poor housing, health, etc. can be tackled through social action. Nanawati (1965) views social action as a process of bringing about the desired changes by deliberate group and community efforts. Social action does not end with the enactment of social legislation, but the execution of the policies was the real test of success or failure of social action (as cited in Antony and Kaushik, n.d, p. 217). Therefore, Singha & Debal (2001, p. 9) expresses that empowerment of women involves not only the process of creation of a political space for them by the state and democratic society, but also a process of

liberation from man-made bondage through sustained struggle and resistance. It represents the hopes and aspirations of the women for a social environment free of inequalities disfavoring them-socially, economically and politically.

Some recent large scale studies by the World Bank and Oxfam in rural areas of Africa and India have shown that women's self help groups and agricultural cooperatives that encourage women to meet together for economic development do not always dramatically improve women's economic situation, but they do improve indicators related to women's health, civic participation and decision-making within the family (Deininger and Liu 2008; Desai and Joshi 2013). One of these studies (Deininger and Liu) found that improvements in nutrition, consumption and civic participation occurred not only for those participating in the self help groups, but also for other women in the region who were not participants in the self help groups (as cited in Bayes, 2015, p. 422).

Methodology

57 SHG leaders and 153 SHG members with three from each SHG group were chosen. It is a descriptive study that attempts to draw information regarding the empowerment of women through SHG membership. Both quantitative and qualitative approaches such as survey, interview, and case study were used in order to elicit information. The respondents are members of SHG groups from Nungba and Tamenglong blocks of Tamenglong District of Manipur.

Findings and Discussion

Table 1: Demographic Profile of SHG Members

	Responses	Frequency	Percent
Age of the Respondent	16 – 25	7	4.6
	26 – 35	38	24.8
	36 – 45	43	28.1
	46 – 55	45	29.4
	56 – 65	16	10.5
	65 and Above	4	2.6
Marital Status	Married	124	81.0
	Single	22	14.4
	Divorce	4	2.6
	Widowed	3	2.0
Literate	Yes	98	64.1
	No	55	35.9
Level of Literacy	Primary	122	79.7
	Matriculate	24	15.7
	Intermediate	4	2.6
	Degree and Above	3	2.0
Occupation	Farmer	101	66.0
	Business	24	15.7
	Government Service	3	2.0
	Housewife	21	13.7
	Others	4	2.6

The data was collected from 153 SHGs members under Manipur state. In response to the age of the SHGs, it was found that 29.4 percent of the age group belongs to 46 – 55 years whereas 28.1 percent are between 36- 45 years, 24.8 percent between 26 – 35 years, 10.5 percent between 56 – 65 years, 4.6 percent between 16 – 25 years and 2.6 percent are above 65 years.

The table shows that 81 percent of the interviewed members are married while 2.6 percent are divorcees and 2 percent are widows.

64.1 percent are literate out of which 79.7 percent of them studied till primary standard. The SHGs were mostly found to be farmer with 66 percent and also shows that they also carry out business indicating with 15.7 percent for their living, 2 percent under government sector and 13.7 percent are housewife. Therefore, a focus on poor women is justified for several reasons. Gender inequalities exist among the rich and the poor, but they tend to be greater among the poor, especially for inequalities in capabilities and opportunities. Moreover, the wellbeing and survival of poor households depend on the productive and reproductive contributions of their female members. Also, an increasing number of poor households are headed or maintained by women. A focus on poor women is therefore central to reducing poverty (Grown et al, 2006).

Table 2: Participation in SHG

Group details and participation	Responses	Frequency	Percent
Who motivated you to join the	Friends	6	3.9

Self Help group?	Family	2	1.3
	Neighbour	2	1.3
	NGOs	140	91.5
	Any Others	3	2.0
What are the reasons for joining SHG?	Economic gain	15	9.8
	Self Improvement	64	41.8
	To learn new Skills	24	15.7
	To socialize	12	7.8
	Socio and economic development	38	24.8
	Total	153	100.0

Table 2 shows, the majority of the SHGs members 91.5 % joined the group owing to the motivation of NGOs staff while the rest were family, friends or neighbour who motivated. The various reasons cited for joining SHGs were 41.8% for self improvement, 24.8% socio economic development, 15.7% to learn new skills and so on.

Table 3: Capacity Building of Individuals

Type of capacity increased	Responses		
	Yes	No	No response
Did you get training after joining SHG	93.5% (143)	3.9% (6)	2.6% (4)
Is there employment generation through SHG	69.3% (106)	28.8% (44)	2.0% (3)
Is self Confidence increased after joining SHG	96.1% (147)	2.0% (3)	2.0% (3)
Are you well informed of banking procedures after joining SHG	82.4% (126)	15.7% (24)	2.0% (3)

93.5 percent SHGs members affirmed that they received training after joining the Group as shown in table 3 and 96.1 percent of the members build self confidence by joining SHG. 69.3 percent reveal that there is employment generation through SHG. 82.4 percent of the members were well informed about the bank procedure since joining.

Table 4: Actions Taken from the Learning from these Trainings

What did you do with the learning from these training	Responses			Others
	Yes	No	No response	
Smooth running of SHG	83.0% (127)	15.7% (24)	1.3% (2)	
Start new enterprise	28.8% (44)	69.3% (106)	2.0% (3)	
Facilitate sessions on SHG	17.6% (27)	79.7% (122)	2.0% (3)	.7% (1)
Increased self confidence	77.1% (118)	21.6% (33)	1.3% (2)	
Take up social actions	76.5% (117)	21.6% (33)	2.0% (3)	

After the training, 83 percent of the SHG members feel the smooth running of SHG whereas, 28.8 percent started new enterprise and 17.6 percent of them facilitate session on SHG. 77.1 percent build the self confidence and 76.5 percent took up social actions after what they learnt from the training.

Table 5: Economic Empowerment

Economic Empowerment	Responses	Frequency	Percent
Credit facilities are improved after joining	Yes	148	96.7
	No	4	2.6
	No response	1	.7
What is your monthly income before joining SHG	Below 1000	109	71.2
	1001 - 3000	32	20.9
	3001 - 5000	10	6.5
	10000 and Above	2	1.3
After Joining SHG Monthly Income	Below 1000	17	11.1
	1001 - 3000	112	73.2
	3001 - 5000	20	13.1
	5001 - 10000	2	1.3
	10000 and Above	2	1.3
In whose name are these saving kept	Jointly	26	17.0
	Husband	11	7.2
	Own	110	71.9
	Children's Name	6	3.9

	Total	153	100.0
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Table 5 indicates that 96.7 percent of the respondents credit facilities are improved after joining SHGs. 71.2 percent of the SHG member's as shown in table reveals that their monthly income was below Rs 1000 before joining SHG, on the other hand, there was a double to triple increased after joining SHGs with 73.2 percent of the members reveals that their monthly income increased between Rs: 1001 - 3000. Saving has been put in their own name as revealed by 71.9 percent.

Income is an important factor enabling people to lead a happy life to a certain extent. The income determines the spending pattern and savings pattern of the family. It also determines the socio-economic empowerment of the respondents.

Table 6: Utilization of Income Generated

With the income generated, what do you do	Frequency	Percent
Purchase Household items	(26)	17.0%
Further expansion of enterprise	(26)	17.0%
Children Education	(31)	20.3%
Saving	(68)	44.4%
Others	(2)	1.3%
Total	153	100.0%

With the income generated (table 6), 17 percent of the members used for purchasing household items and further expansion of enterprise and 20.3 percent for their children education whereas, 44.4 percent does saving and 1.3 percent used for other purposes.

Table 7: Social Empowerment

Measures	Response		
	Improved	Deteriorated	Same
Since you joined the SHG, has your status in your household improved, deteriorated or stayed the same?	97.4% (149)	2.6% (4)	
Since you joined the SHG, has you status in the community improved, deteriorated or stayed the same?	98.7% (151)	.7% (1)	.7% (1)

As much as 97.4 per cent of the members stated that their status in their household improved after joining the SHG where as 2.6 per cent noted that it deteriorated. An overwhelming proportion of women observe that their joining the SHGs has positively affected their standing in their household. The membership in SHGs has contributed in boosting their morale, thus benefiting their well-being in the house. If SHGs have helped women to enhance their status in their households, have they helped them to improve their status in their village communities? A vast majority of 98.7 per cent of the SHG members believe that their status in the community has improved after joining the SHG while only a miniscule proportion of respondents (0.7%) state that it has remained the same and another 0.7 per cent reveal that their status has deteriorated.

By the 1990s, SHGs were viewed by state governments and NGOs to be more than just financial intermediaries but as a common interest group, working also for the concerns of others. The agenda of SHGs also included social and political issues (Dutta, 2015, p. 71). It led them to participate in various social welfare activities with good cooperation from others in the villages (Sarumathi & Mohan, 2011).

SHGs are nowadays considered as agents of change and offer excellent avenues to promote awareness about social evils. They are creating social capital and networks and increasing awareness on rights related to issues like health and education, violations of human rights, increased awareness on issues of domestic violence, alcoholism, environmental degradation and pollution. They help bring about change of outlook towards social evils. They encourage members to participate and lead social programmes. They increase political awareness and encourage greater participation in the political process.

Table 8: Safeguarding Human Rights

Actions taken against	Responses		
	Yes	No	No Response
Domestic violence	61.4% (35)	31.6% (18)	7.0% (4)
Alcoholism	61.4% (35)	33.3% (19)	3.5% (2)
Abortions/infanticide	29.8% (17)	63.2% (36)	7.0% (4)
Violation of human rights	54.4% (31)	38.6% (22)	7.0% (4)
Conflict between two villages/tribes	43.9% (25)	49.1% (28)	7.0% (4)
Human trafficking	36.8% (21)	56.1% (32)	7.0% (4)

As much as 61.4 per cent of the members indicated that they voice their views against alcoholism and domestic violence within their households and neighbourhood. Besides that, there are other social issues that SHG members take up. For instance, intervention by SHG members during bandh called on 8th August 2003 on NH-53 in protest against unreasonable extortion by underground outfits and non clearance of heavy landslide between Barak and Jiribam. One of the Federations known as Nungba Area Women Society (NAWS) along with members and group leaders comprising of forty members held a goodwill mission from Jiribam to Imphal. They held several meetings with different organisations and groups at Imphal. They also stopped at several place along NH 53 meeting groups of leaders exhorting them on the difficulties caused by the bandh to common people, students, traders etc. As a result of this conscientisation, the indefinite blockade of the road was called off (Rongmei, n.d, p. 4).

A 2015 journal article on domestic violence in India, by Claire Snell-Rood, a medical anthropologist at the Department of Behavioural Science with the University of Kentucky, notes that 75-86 per cent of women do not disclose that they are victims of abuse by their families (Snell-Rood, 2015: 64). The National Family Health Survey - III, reported that 35 per cent of women in the country had experienced physical or sexual violence. It also pegged Tamil Nadu in the top slot with states that have 40 per cent or higher prevalence of spousal physical/sexual violence along with Tripura, Manipur, Uttar Pradesh, West Bengal, and Assam (Kannan, 2010). According to the National Crime Records Bureau (NCRB), 69 per cent of all such cases were disposed off by the police in 2014. The highest number of cases disposed (76 per cent) were those dealing with assault on women with intent to outrage their modesty and those related to domestic violence. Cases of kidnapping and abduction were least disposed off, with almost 58 per cent pending (Business Standard, 2015).

Devi (2008) writing on Women and Human Rights: Some Reflections in North East India says,

The physical and mental violence, so call domestic violence, women experience, and their need to gain respect within their own family and society have been obscured in other politicised issues. Violence against women created by drunkards within the family and outside has crossed over the limits in certain cases. Emotional and physical torture of women within their family by this issue is increasing day by day.

Further, citing many cases of Human Rights violations, she says,

As a result of the insurgency and counter insurgency problems, people are totally confused in certain cases. Children have been kidnapped from the school or home for ransom; and their death bodies found after three/four days. Minor children became the victims of armed conflict between insurgents and counter insurgents. Rape cases of minor are increasing day by day. Women's Role in the Protection of Human Rights: Human rights, which are undoubtedly the inherent rights of a person, are threatened all over the world. So preservation of human rights has today become one of the prime challenges of civilisation. The burning contemporary issues in human rights are- violence against women, violation of human rights in the conflict situation with different Acts, violation of child's rights etc. In spite of the governmental machineries and different constitutional provisions, covenants, Acts etc at the international and national levels, the role of the civil society organisations in the process for protection of human rights is noteworthy. While women are suffering from different type of violence; they are struggling for the issues of violation of human rights in North East India, especially in Manipur. In all the movements against the violation of human rights in the insurgency and counter insurgency prone areas like Manipur, women are coming at the forefront in all the issues.

An article in The Sangai Express (2016) while expressing the importance of celebrating International Women's Day says "Why sound legal knowledge is a must for Manipuri women" as innumerable cases of domestic violence go unreported in Manipur. 54.4 per cent of the members took up on violations of human rights. 43.9 per cent of members have taken up on conflict between two villages/ tribes. From the table, one can assume the type of problems that are of primacy in the study area. For example, engagement of the SHG members in such issues as alcoholism, domestic violence, and violations of human rights, environmental degradation and conflicts for creating awareness and curbing them.

Women's participation in microfinance-based SHGs and the resultant social capital may provide a basis for improving health outcomes and addressing the gap in health attainment for women and their children (Saha et al, 2005, p.1511). A study of women's participation in savings groups in Bangladesh found that membership of micro- finance programs was associated with an increased probability of children being fully immunized (Amin & Li, 1997). Other studies done by Amin et al (2001) and Hadi (2001) found significant positive effect of membership in SHG on maternal knowledge of prenatal care, increase use of contraceptive use, and a decline in fertility.

Table 9: Intervention in the Health Sector

Action taken	Responses		
	Yes	No	No Response

Health	22.8% (13)	71.9% (41)	5.3% (3)
Immunisation	22.8% (13)	70.2% (40)	7.0% (4)
ICDS nutrition (Anganwadi Centres)	22.8% (13)	70.2% (40)	7.0% (4)
Water and sanitation programme	36.8% (21)	56.1% (32)	7.0% (4)

Table 5.9 reveals that 22.8 percent of SHG members have taken action for health, immunisation and nutrition. Another 36.8 percent of them have taken up water and sanitation programmes. To augment the data, The Pace, (2010) reports that the SHG members from Longdang village took up the task of building up low cost (makeshift) toilets in every family after the resolution that they took in a meeting. Now every family has a toilet, which has improved the health and hygiene of the village (see also NABARD 2008, p. 47). Jajoan SHG in Awangkhol is working very efficiently in the field of health. The group members go to door and provide the information related to health and cleanliness. They tell the villagers about the ways and means to protect themselves from diseases caused by mosquitoes, other pests and water born diseases. They also provide the information related to family planning, health of mother and child etc. In this way the SHG members are helpful in creating awareness related to health issues.

In Maharashtra State, a project that trained women SHG members as health workers, initiated literacy programmes and provided funds for household health emergencies. It showed in the two decades after 1970 a reduction in infant mortality from 176 to 19 per 1000, a birth-rate decline from 40 to 20 per 1000. There was universal access to antenatal care, safe delivery, and immunisation and a decline in rates of malnutrition from 40% to less than 5% (Rosato et al, 2008, p.969). And while India has large programmes-both government and non-government organised-to promote microfinance schemes to poor women, there is limited evidence on the role of health programs attached to microfinance-based SHGs in improving health outcomes of the poor (Saha et al, 2015 p.1511).

As much as 22.8 per cent of SHGs are involved in various awareness programmes on health including immunisation, ICDS nutrition (Anganwadi Centres) and 36.8 per cent Water and Sanitation programme. A large percentage of 71 reported no involvement while a 7 percentage has no response.

Table 10: Access to Education

	Responses		
	Yes	No	No Response
Education	26.3% (15)	66.7% (38)	7.0% (4)
Adolescent programme	7.0% (4)	86.0% (49)	7.0% (4)
Non formal education	14.0% (8)	78.9% (45)	7.0% (4)

Education is vast area and it includes many aspects. The researcher during the group interview tried to gather information on expected interventions like checking teachers for their non-seriousness attitude, children's home work and study hour, concern for girls education, checking the running of the school and the availability of articles in schools, to get a Angawadi run properly etc. In few villages of Noney area, women have taken up common study hour in the community hall and prevent loitering in street corners after certain hours. Additionally, Kabamliu of Tidaiphum group said, 'These days, girls are also encouraged and sent to schools' (Kabamliu of Tidaiphum group, personal communication, March, 2017).

The data in the above table indicates 26.3 per cent SHG members are not concerned on Education, 7 per cent on Adolescent programme, and 14 per cent on Non formal education. A substantial percentage answered "No" or not answered. This proves that many SHG members do not play important role in the field of education as they themselves are not much educated.

Table 11: Action for Environmental Safeguard

Intervention/action	Responses		
	Yes	No	No Response
Environmental degradation	49.1% (28)	43.9% (25)	7.0% (4)
Pollution	17.5% (10)	75.4% (43)	7.0% (4)

While 49.1 per cent took action on Environmental degradation, only 17.5 per cent of the groups responded positively on pollution control. Of course, the villages in Tamenglong district are not affected by industrial or chemical pollution in the absence of factories or industries and scanty presence of vehicles. The water source and air in the area is rather clean. However during the focused group discussion it emerged that there is an increasing use of plastics, water bottles and a tendency to use synthetic manure in the agricultural fields. The SHG members along the village authority and bazar board have decided to minimise the use of plastics and

dispose them properly rather than throwing it everywhere. Dilamareh of Pungruglong SHG in Noney Part II said that she “practices and encourages the cultivation and use of organic vegetables. She also said that use of chemicals would pollute the land mass and water source. Therefore, she prefers to use natural manures like bio-compost and organic fertilisers” (Dilamareh of Pungruglong SHG, personal communication, March 2017).

In North East, major environmental issues are degradation of forests, decline in forest cover and degradation of agricultural land, resource depletion (water, mineral, forest, sand, rocks etc), loss of biodiversity and resilience in ecosystems thereby creating livelihood insecurity for the poor. Experts point out that India having 18 per cent of the world's population and covering 2.4 per cent of the world's total area is leaving a negative impact on its natural resources. Water shortage, soil exhaustion and erosion, deforestation, air and water pollution afflict many areas. Civil conflicts involving natural resources - most notably forests and arable land - have occurred in eastern and northeastern states (The Times of India, 2012).

Action against Alcohol Abuse (Nisha Bandhan)

One of the major social evils of the area is drinking and brewing and easy availability of harmful country liquors. Wife beating and family quarrels are common to the area. From the discussions with the group members what is learnt that at cluster level and block level the members have taken up number of actions to prevent the liquor brewing and sale of it. They have banned open sale of country liquor in the public places. Many rallies were organised against the evil influence of liquor consumption. Posters and placards were demonstrated and organized group discussions to address the issues at the village level with help of village authority and the youth of the villages. Nisha Bandhan is a common practice in Manipur organized by Meitei women in the valley called Meira Pabies (literally called torch bearers) to protest against any social evil. Women protest with lit torches and in this case they search the sellers and brewers and prevent them in doing so.) The women of hill tribes do imitate them in doing so. SHGs & Federation is considered as a binding force against social evil. SHGs in Pungrianglong, Awangkhol, Namduanjang, Lukhambi, Noney, Taokumjang, Phoibut, and Kambiron, have taken decisions and taken action (nisha bandh) against drinking (SHG members, personal communication, March 2017).

Action against Insurgency, Road Blockade and Bandhs

Manipur is one of the most troubled states of North East India. Political situation is very volatile and normalcy of life very much disturbed by antinational movements and insurgency. Basically it is a law and order problem. There are unsettled land issues, hill –valley tension over control of resources and land and unsettled inter tribe feuds from time immemorial. Bandhs, blockades and strikes are very common. SHGs cannot make much headway due to these disturbances. However SHGs play a major role in maintaining normalcy in troubled time. When women foresee certain situation will go out of hand they get together and efforts are made to send good will missions to trouble shooters, pacify the warring factions, reason out with insurgents and prevent even undue road blockades and extortion of vehicle and tax on goods. As mothers and wives they have greater appeal to different segments at the time of troubles. When the blockades are prolonged unreasonably they intervene to call off bandhs and blockades. The indefinite bandh on the NH-53 by the Imphal Silchar Transport Association due to the non- clearance of the heavy landslides between Barak and Jiribam and the constant extortion from the buses plying on the highway was finally called off due to the intervention of the SHG groups along with other CSOs such as (All Manipur United Club Organisation) AMUCO (The Pace, 2007, p. 21). The SHGs in Noney area have taken up rallies and held meeting with the insurgents to stop looting and asking money from the vehicles plying on the road because of which, vehicles plying on the National Highway are reluctant to ply at times. Road blockades imposed by people were also intervened and the agitators were asked not to go ahead with the blockade (SHG members, personal communication, March 2017).

Action against Corruption and Voting Rights

In the remote and hilly villages the election process had been very fluid. Booth rigging and proxy voting had been a common practice. Enticing voters with gifts, money and meals had been also common. Women also had not much interest in voting and often considered it as men’s prerogative/business. The political awareness at the SHG meetings has given them a greater awareness on the need of exercising their franchise judiciously. It is noticed in the recent past a greater number of women turning for voting. This is the effort of SHGs at village level.

An Organized Force vs. AFSPA Violations

Armed Force Special Power Act was introduced in North East India in 1958 and this draconian law is still operative in Manipur except the Imphal Municipal Council area. Excess uses of this law and its continuance on the pretext of disturbed area have caused immense human right violations. Often innocent youths are killed, beaten up, arrested and kept in lock up for many days and months and sometimes they disappear forever. To cite some instances, the incident of Tabanglong was a cruel incident where Assam Rifles Jawans shot and killed innocent people and tortured the villagers. Humiliation of village elders in front of the whole village is a method to brow beat the people.

In 1992-1993, there was shooting spree of Army from Keikao on their way to Tamenglong. The bombing of Khongjarong areas and killing of an innocent man of Chabagan while he was in his field in 1993. Aziuram incident was a fatal blow to many of the villagers. Everyone who resides in the village fled fearing the terrorising activities of the Indian Army. Houses were ravage and looted, people were torture to gravest form and the bombing of Nungba areas in 2015 are only a few mentioned incidents. Enforcement of CrPC (Criminal Procedure Code) 144 is common issue, with reference to the clamping of CrPC 144 during the beginning of the year of 2016. Makhuam village denizens were even barred to move around their village by the state forces. Longmai Bazar and its vicinities remains one of the most state sponsored terrorized area. The Army beyond the authorize dignity and discipline of an Army often terrorized the locals and commuters under the secured blanket of AFSPA. There has been frequent standoff between the Assam Rifles and the locals either on one reason or other for interfering in the issue of the local or arresting of innocent villagers, or destroying the dignity of women (Gondaimi, 2016).

In number of such cases, SHGs women had to intervene to prevent unreasonable arrest, harassment and attack. Women of Noney also worked to safeguard the human rights of people when it was abused and violated by the armed actors both State and Non State. The women of Noney once got together and freed some youths who have been unreasonably arrested and beaten up. Often when women get organized the authorities respect them and often relent to their demands. SHGs have provided such platform for women to get organized for such just causes. Many Youths are arrested in the District on suspicion by the State armed groups. Some belong to the Non State armed groups whereas others are pure civilians. The SHG women of Noney intervened when two civilians were arrested by the military forces at Noney in 2014. SHG women also have stood up against the violation of human rights by armed groups. Recently, in 2016, a man was arrested by the military forces at Noney and was paraded naked and beaten by the army on the road passing through Noney Bazar. Women SHG members stood up against the human rights violation by the army by requesting the armies not to act in such inhuman way in the public. The armies at the behest of the SHG women stopped their inhuman action immediately and handed the man to the police. Innocent women, enlightened by the SHG platform have defended human rights violations both by the State and Non State armed forces (SHG members, personal communication, March 2017).

Conclusion

The NGOs are the major SHG promoters. The group members are mostly literate but the level is only up to primary. Most of the SHG members are married and of productive age between 25 and 55 years. Agriculture and business are the primary economic activities of majority of SHG members' households, and most of them are marginal farmers. SHGs are mostly homogenous by social category, and marital status and household economic activity; and heterogeneous by age. The age groups of the SHG members reveal that they are at the most productive period of their life. This is important because they can acquire new knowledge and innovations, perform as well as involve in issues that matters to the community as a whole. Though majority of the SHG group members are illiterate and farmers, there is a mingle of few educated persons which in a way is good because these educated lot can help with the management of books and other financial aspects of the groups without depending on outsiders.

From the analysis, it is obvious that NGOs (Table 2) are the main players in forming SHGs and helping rural women. It also reveals that there is change for better in the credit facilities and monthly income. The majority of them also keep their savings in their own name. The fact that they are able to have savings in their own name is an indication of independence to a certain level. Table 3 reveals that majority of the SHG members have been capacitated on various topics and feel self confident as it has made them aware about, aside from other themes, on bank procedures. The membership also helped them to generate employment.

There are a number of things that have taken place out of the trainings the SHG members have attended. They are able to run their groups smoothly; some are able to start new enterprises, it increased their self confidence, some facilitate sessions and more importantly they are taking actions against social issues in their area. They feel that not only their monthly income have improved after joining SHG but also able to save in their own names. In terms of utilization of income, only very less percent of 20.3 percent used it for their children' education but it is a start as such practices are not common and it needs to be encouraged. In terms of their social standing in family and society, an overwhelming percentage agreed that it has indeed improved. In terms of social actions, it is seen that the SHG members have involved themselves in many issues that is choking their society. From the descriptions, it is obvious how the pro active involvement of women in society is necessary to bring sustainable development and just peace. The NGOs who promoted these SHGs have done a commendable job in empowering these women.

SHGs provide a regular forum for women to come together to discuss their concerns and interests. Since questioning of prevailing norms does not happen automatically, it is the regularity of collective sharing of information and organizational skills/coping strategies that eventually can bring about change in attitude, including dealing with risks. The impact of SHG therefore goes beyond provisioning of loans to meet any liquidity constraints faced by the household. To the extent that SHGs also provide other non-financial services such as training and the use of group meetings to discuss communal issues can affect the ability of households to undertake risk in productive investment. The overall effect of SHG on both the means and the manner in which households deal with risk can significantly affect the capabilities and entitlements of the household members in ways that are not captured by strictly finance-oriented programme evaluation (Bali Swain and Floro, 2008, p. 7).

Stone (2013) also feels that women's empowerment is essential for achieving gender equality and includes four main components. Integral to women's physical and emotional well-being, these are also fundamental if women are to achieve equal political, economic, social and cultural rights.

1. The right to have the power to control their own lives, both within and outside the home. This component endows women with the freedom to pursue employment and maintain an income.
2. The right to have access to opportunities and resources. This component enables women to increase financial and non-financial assets and resources, including savings, land, business acquisitions, food, medical care and family planning needs.
3. The right to have and to determine choices. This component is critical to women's choices within the household and marriage, including choices on the use of earnings, justification in refusing sexual intercourse and decisions about how many children to have.
4. A sense of self-worth. This component is relevant to domestic violence and the development of confidence within both the home and the society.

Since empowerment is not a particular quality of a person, it an important condition for the very existence of a person. Its realisation must correspond to the most diverse (theoretically, at least, the infinite) number of human variations (Sadan, 1997, p.79). Only through deep and fundamental transformations in social structure can a future of peace, equality, social justice and ecological balance be achieved (Johannessen, 2007, end para).

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