



ROLE OF SELF HELP GROUPS IN EMPOWERMENT OF WOMEN

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ABSTRACT

"Heaven helps those who help themselves" Samuel Smiles

The first and perhaps the most critical Millennium Development Goals before humanity is to make a pivotal difference in reducing the extreme poverty and hunger by half within 2015. Around the globe, the United Nations Development Program (UNDP) seeks to promote various approaches to reduce human poverty by emphasizing the importance of social inclusion and equity, human rights and women's empowerment.

A well understood but poorly articulated reality of development is the role of women. The UN commission on status of women observed 'women who contribute half of the world's population by virtue of an accident of birth, perform two-thirds of the world's work, receive one-tenth of its income and owns less than one-hundredth of its property'. In India, women produce 30 percent of all food commodities consumed but get only 10 percent of the property or wealth of the country. There is a growing realization that rural women have been underestimated and discriminated against all walks of life, despite their substantial contribution to the household economy and in turn, the national economy as such. As it is clear that the rights and protection of women from social inequalities in statute books are not good enough, some practical solutions are to be acknowledged and most importantly, implemented.

The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women. Given the gender division of labour that prevails in India, Nutrition, Child health, and related matters typically depend mostly on women's actions and decisions. Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from 'being alive' to 'living with dignity'.¹



KEYWORDS: Digital Payments Contribute, economic development, Digital payment systems, banking services.

INTRODUCTION

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the

central part of any human development process. The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life.²

MEANING OF EMPOWERMENT AND WOMEN EMPOWERMENT

Empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization. Empowerment can range from personal empowerment that can exist within the existing social order. Thus this kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. But self-confidence and self-esteem also play an essential role in change. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so. Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment the personal empowerment and choices are limited.

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets."³

Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial /interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. Kabeer (1999), stresses that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. Truly empowering activities are those that reflect the changes that women have effectively made to better their lives by resisting the existing norms of the society.⁴

Therefore empowerment of women having a number of qualities which includes the following:

1. Having decision-making power.
2. Having access to information and resources.
3. Having a range of options from which to make choices (not just yes/no, either/or.)
4. Assertiveness.
5. A feeling that the individual can make a difference (being hopeful).
6. Learning to think critically; learning the conditioning; seeing things differently; e.g.,
 - a. Learning to redefine who we are (speaking in our own voice).
 - b. Learning to redefine what we can do.
 - c. Learning to redefine our relationships to institutionalized power.
7. Learning about and expressing anger.
8. Not feeling alone; feeling part of a group.
9. Understanding that people have rights.
10. Effecting change in one's life and one's community.
11. Learning skills (e.g., communication) that the individual defines as important.
12. Changing others' perceptions of one's competency and capacity to act.
13. Coming out of the closet.
14. Growth and change that is never ending and self-initiated.
15. Increasing one's positive self-image and overcoming stigma.⁵

SELF HELP GROUPS MEANING

A very basic description of the Self-Help Group (SHG) has been summarized by the Rural Finance Learning Center. According to their definition: " *Self-help groups are usually* informal clubs or associations of people who choose to come together to find ways to improve their life situations. One of the most useful roles for a self-help group is to provide its members with opportunities to save and

borrow and it can act as a conduit for formal banking services to reach their members. Such groups can provide a guarantee system for members who borrow or they may develop into small village banks in their own right. In rural areas self-help groups may be the only way for people to access financial services ".Self-Help Groups offer one approach to create associations of support for some of the most economically marginalized groups within society. Through the desire of women and other members of the community these Self-Help Groups can provide an organized structure for providing employability and ownership for peoples otherwise left out.⁶

WOMEN SELF HELP GROUPS

The performance analysis reveals that all-female SHGs perform best. The female SHGs are doing particularly well in terms of recovery of loans and per capita saving. The econometrics results indicate that only all-female SHGs are sustainable. The total number of bank-linked SHGs in India grew from 4,757 in March 1996 to 1,374,917 in March 2007. A report by NABARD (2008) suggests that by March 2008, the SBLP covered more than 70 million poor households across India. About 5,009,994 SHGs were maintaining savings accounts with the banking sector and about 79.6 percent of these SHGs were all-female. India's southern region had the largest percentage of SHGs having bank savings accounts (48.0 percent), followed by the eastern region (21.4 percent), central region (12.9 percent), western region (9.4 percent), northern region (4.2 percent), and northeastern region (4.1 percent).⁹

An important aspect of all-female SHGs may be that they have practically no interpersonal ego problem and internal conflict. Also, the majority of their members can only read and write their names, so they tend to follow the decisions of a more educated president or secretary of the group. Further, women are more concerned about the education, health, and future of their children than men, which drives them to earn extra money through participation in the SHGs.

SELF HELP GROUPS AND WOMEN EMPOWERMENT

A well-understood but poorly articulated reality of development is the role of women. Women are central to the entire development process. There are also at the vanguard of social transformation. Empowering Women has become the key element in the development of any economy. Access to economic independence can change the long tradition of suppression of women and denial of opportunities. One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over. "Women self-help groups are increasingly being used as tool for various developmental interventions. Credit and its delivery through self-help groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalize other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. A self-help group is conceived as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, Sanitation and cleanliness, environmental protection, importance of education and better response for development schemes.

These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. Studies on the development of informal women's groups in India, shows how it is possible to avoid the 'top-down management' and bureaucracy that often contribute to the failure of other schemes. Informal self-help groups in rural areas serve to empower women, and provide a basis for the provision of credit and other support for various production and income-generation activities.¹⁰

The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lake of education often comes

in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc.

The formation of common-interest groups consisting primarily of women has had a substantial impact on their lives. The status of women has generally improved as they have developed stronger confidence which has changed gender dynamics and their role in the household. In south India, significant improvements in fertility rates, female literacy, participation in development programs and economic independence are evident. Women are able to fight for their rights and entitlements and have emerged as a force to be reckoned with. Further, SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of society.

POLITICAL EMPOWERMENT AND SELF HELP GROUPS

One of the key benefits of SHGs is women's empowerment and this can be seen with the number of women involved in public affairs. While the number of women actually involved in politics is still very low, research has indicated that of those women that stand for election, over 70% had won their seat. The female contribution to civil issues ranges from issue of ration cards, laying of pucca roads, building of school, ensuring appointments in vacant positions in schools and health centers, recovery of river bank lands from encroachers and laying of drinking water pipes. As mentioned, the number of women involved in politics is low. But, the trend is definitely moving up. A mere 5 years ago, the likelihood of women contesting panchayat election was extremely low. Their presence today is affecting the perception of women and their role in the political arena. They are being recognized as an important group with serious concerns.

The role of SHGs is both as an inspiration and as a financier. Impoverished women develop greater language and financial skills through the SHG which provides the building blocks for higher levels of confidence to engage the world. Also, the SHG sometimes finances the campaign of its members that stand for election. SHGs not only empower its members but also wield a powerful political role as a group as well. At local village meetings, the leaders of SHGs are often invited to attend and speak.

SOCIAL HARMONY AND SELF HELP GROUPS

The composition of SHGs are sometimes exclusively one particular social group or a mix. The impact of SHGs on social harmony has also been mixed. While it has been observed thin groups with mixed membership had group leaders that came from a variety of the social groups. In the vast majority of instances, groups leaders were almost exclusively from the dominant social groups' category. This demonstrates a lack of equality and unity across caste divisions. Given the relatively young history of SHGs, it is to be expected that their impact on bridging centuries old divisions would be slow.

COMMUNITY DEVELOPMENT AND SELF HELP GROUP

Being a group based organization of members of similar caste and geography, the community resources that are shared by are affected by the SHG. Recent analysis has shown that the impact that SHGs have on the community at large have been minor. There have been few instances of significant contributions from SHGs to education, family planning, eradication of child labour and hygiene. given the opportunity, SHGs, assuming they have the capacity, can act as a director of community development. The perception of taking of a women's based organization taking a leading role for the betterment of the greater good has monumental impacts on the local community.

LIVELIHOOD AND SELF HELP GROUP AS A TOOL FOR WOMEN EMPOWERMENT

Livelihoods, meaning a persons' economic activity, it is an area that is vitally important to SHGs. The loans that SHG members receive are intended to improve their livelihoods so that they can receive greater and steadier cash flows. In rural areas, livelihoods range from agriculture farming, animal husbandry, dairy and various other goods and services activities. Experience has shown that SHGs have had improved livelihoods to the extent of providing the leveraging needed to start an enterprise.¹¹

ECONOMIC EMPOWERMENT AND SELF HELP GROUP

In terms of the economic confidence, about 87% of the SHG respondent reported confidence in meeting a financial crisis in the family. The SHG households also showed a significant positive change in the level of confidence while expressing their opinions in meetings. The interaction with government and bank officials had greatly increased and indicated greater mobility, confidence, exposure and better communication skills. Several studies have raised concern about the 'control' of women over their loans and their ability to manage them. Another concern is over the feminization of debt, where women are seen as becoming mediators between the male members of their family and the microfinance institutions. 'Control' over resources by women has been specifically interpreted by many studies as an appropriate indicator of women's empowerment.

GLIMPSE OF WORK DONE BY SELF HELP GROUPS FOR WOMEN EMPOWERMENT

- Sending children (both girls and boys) to school more regularly;
- Improved nutrition in the household;
- Taking better care of health and hygiene of their children;
- Taking care of other group members in time of health and psychological crisis. For instance, taking a pregnant member within their group to a hospital for delivery of a child.
- Helping a member with household and income-generating activities at the time of loss of her husband.
- Helping in social functions like marriage.
- Cleaning the village road, village pond and village school;
- To solve the drinking water problem, arrange a tube-well in the village.
- Helping to start a school for their own
- Building a bridge over a small river let, thereby connecting the Village road to the outside world. They did this by taking a contract from the local authorities and using their own and other villagers free labour.
- Build a small patch of the village road;
- Starting a store with groceries, vegetables and other basic requirement within the village at reasonable prices, so that people
- Do not have to travel to the nearest village market for shopping
- Starting an adult literacy program in the village;
- Participating in the sanitation program of their village;
- Help government in immunization programs
- Monitoring the school and primary health care center in their village;
- Street light for the village and its maintenance
- Anti-alcohol campaign to stop consumption of alcohol by men
- Overcoming the resistance from husband and other members of the family to join the SHG.
- Increased participation in decision-making within the household to issues that were usually considered outside the domain of woman.
- Improved status and increase in respect within the household;
- Feeling fearless, open and confident;
- All group members learn to sign their names and some have joined adult literacy programs
- Adopting family planning measures.
- Talking to the male persons in their village, which they were not confident to do before because of cultural reasons
- They have more information about the government programmes due to their exposure and can apply for them for their own betterment and the benefit of the community.
- Eradication of prostitution;
- Some women can actively engage in the decision of their marriage with the elders in her household;

- Awareness about politics and engaged in political participation by way of voting or directly, by standing as a candidate in the local elections.¹²

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