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SELF HELPS GROUPS: A NEW PARADIGM SHIFT FOR WOMEN EMPOWERMENT

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ABSTRACT

Women Development and status depends on their empowerment. The status of the women and their development is lagging on account of the fact that the poverty is very acute among women than men. For eradication of poverty at its root, it requires sufficient financial and moral support from the part of the Government at the centre in general and State in particular. One of the best way of improving their status and empowering them is through Micro Finance by forming Self Help Groups (SHGs). Sufficient encouragement and support for forming groups for extending services among women group is needed in every local governments area for the development of the rural women in increasing their income, savings, investment, asset generation, operating business, taking decisions and empowerment. The present study is on examining the role of SHGs in empowering women and thereby attains development and eradication of poverty. The data has been obtained by interviewing 300 members from 100 SHGs in Kerala. The inferences drawn from the analysis of the variables that SHGs play a vital role in women empowerment but it needs further fillip for its further development and growth.

KEYWORDS

Women Empowerment, Self Help Groups.

INTRODUCTION

 f late, there is a paradigm shift in development process by incorporating the gender concerns as an important element of development strategy. Duly recognizing the importance and involvement of women in participatory model of development, Government of India in general and Kerala in particular has taken up the theme of women's empowerment as one of the main agenda items to tackle rural poverty a socio economic issues. With over 700 million women living in poverty globally micro finance programming is seen as an essential tool in poverty alleviation. In recent years, micro finance programmes have been used as not only a tool for economic upliftment but also as an effective way to meet women's political and strategic needs. In coherence with globally emerging development perspective, Government of Kerala has also been vigorously pursuing the micro finance agenda for empowering poor women. As a result, organisation of women into SHGs had really taken the shape of a movement in Kerala for improving the status, earning income, asset generation, decision making, and empowering women through which poverty can be eradicated at its root.

The Manusmriti¹, a great epic points out that the woman is not independent and less empowered by saying that "Her father protect (her) in childhood, her husband protects (her) in youth, and her sons protect (her) in old age a woman is never fit for independence". Beijing Declaration(1995)² is that women's empowerment and their full participation on the basis of equality in all spheres of society including participation in the decision making process and access to power are fundamental for the achievement of equality, development and peace. In the words of Sushama Sahay (1998)³, through empowerment they can generate income by starting micro enterprises, joining in neighbour hood groups, joining in employment, dealing in societal activities and participation in politics Women represent fifty per cent of population, make up thirty per cent of the official labour force, perform sixty per cent of all working hours, receive ten per cent of the world income and own less than one per cent of the world property. According to Srilatha Batliwala (1994)⁴ in India, women in general, and the poor rural women in particular, are relatively powerless with little control over resources and marginal say over decision making process. The predominant patriarchal ideology prevalent in the society, inculcate in them, values of submission, sacrifice, obedience and silent suffering. Such ideology often weakens the efforts of women to assert and subjugate them in the hierarchical power relations. Empowerment of women means the strengthening of their capabilities in the social, political and economic sphere. Women's empowerment and material advancement helps them to improve their status in society and strengthens their economic position.

GLOBAL CONCERN FOR WOMEN'S EMPOWERMENT

Though the concept of women's equality existed earlier in some countries, it was globally accepted in 1945, in which equal rights for men and women were accepted as an inalienable principle. The proclamation of the year 1975 as the International Women's Year by the United Nations and the decade 1975 to 1985 as the International women's Decade projected the altered identity of women in the society. The world conference of the UN adopted a comprehensive programme of action at Copenhagen in 1980. It formulated more realistic approaches to place women at par with men. It also spelled out the need to ensure rights to women for co-registering land title and equal access to credit and to her modern inputs and technology. Yet despite several steps taken nationally and globally there is a long way to realise the objective. While making an international evaluation of the status of women in local governance, Marnie S Shaul (1982)⁵ reach at the conclusion that there is not a single country in the world where women enjoy identical status with men in all walks of life. She argues that in most developing countries, low level of education has led to women not being aware of their rights. The Third World Countries saw the launching of a number of policies, programmes and projects to help poor women. In India, different measures have been formulated and implemented since 1950. This concern for low income women was the result of the recognition of their significant role in development.

THE RURAL POVERTY SCENARIO OF WOMEN

Majority of the world's poor are the rural workers. In India this category of rural workers comprises of agricultural workers and workers engaged in related activities such as black smith, artisans, potters, carpenters, weavers, smiths and cobblers. Indian rural population which constitutes the bulk of our nation is characterised by strong family orientation. The family is the source of physical and emotional support and fulfills most social needs. Their relative isolation, low income, low level of education, narrower outlook has made them lag far behind the developmental process. But it is important that they should realise that their decisions regarding fertility have significance outside the immediate family circle, and in fact extend even beyond the confines of their community to the nation as a whole. According to Abdul Aziz (1981)⁶ this category of rural poor is characterised by three common features namely assetlessness (landless agricultural labourers); meager asset owners (small and marginal farmers) and traditional skill owners lacking in managerial capacity (artisans, smiths, cobblers etc) The rural poor generally belong to the lowest strata of the social structure of the society, i.e. Scheduled Caste and Scheduled Tribes and the other vulnerable sections of the societies like fisher folk (marginalized communities).

All the countries of the world confront poverty, which is a complex, multi dimensional problem. This malady is more severe in the developing countries. More than one billion people in the world today, the great majority of whom are women, live in undesirable conditions of abject poverty, mostly in the developing countries (Beijing, 1995)⁷. The manifestations of women's poverty are many. The World Bank Report (1997) notes that 20 per cent of the world's poor live in India and 80 per cent of them are women. They include hunger and malnutrition, ill health, homelessness and inadequate housing, insecure environments and social discrimination and exclusion from the mainstream. UNDP (1995)⁸ report highlighted that feminization of poverty is the tragic consequence of women's unequal access to economic opportunities. Since poverty hits women the hardest, the eradication of poverty of women in India cannot be implemented through anti poverty programmes alone, but it will necessitate their democratic participation in the political process and changes in the economic structure. Poverty alleviation for women means not just an increase in their income but greater access to productive resources such as land, capital, technology and opportunities

to develop the skills needed to improve their lives. There should also be opportunities for them to gain cultural and social capital. This possible only through gainful employment since the key areas in empowerment of women is economic. Anand .U.K (2001)⁹ pointed out that since access to credit is limited; women were degraded to the status of recipient, beneficiary and consumer without considering their ability as a giver, benefactor and producer. While estimating the needs of the clientele, women should be treated not as beneficiaries alone but their abilities as benefactor should also be recognised. Sarkar.D.C(1987)¹⁰, Singh and Ram Iqbal Sing (1987)¹¹, in their studies revealed that there is improvement in standard of living and reduction in poverty on account of various rural development programmes which were designed in accordance with women status .

To provide greater access to credit to the poor, particularly to rural women, the government has encouraged the promotion of Self Help Groups (SHGs) through Non Governmental Organisations (NGOs). In this context, the use of micro credit as an alternative system of credit will be helpful to women and it may act as a powerful instrument for their empowerment. So the objective of the present study is on women's empowerment through self help groups in Kerala.

MICRO FINANCE AND SELF HELPS GROUPS (SHGS)

The philosophy of social work profession is to help people to help themselves. As put by Karmakar (1999)¹² individual efforts is too inadequate to improve the fate of the poor thus making it necessary to organise them in a group by which they get the benefit of collective perception, collective decision making and collecting implementation of programmes for common benefits. Since formation of a group of the poor has shown bet participation in a credit programme, savings and credit can be a good starting point for group formation called Self Help Groups (SHGs).

SHGs MEANING AND GUIDELINES

SHGs are mostly informal groups of people where members pool their savings and lend within the group on rotational basis, depending on consumption, production and investment needs. According to Fisher and Sriram (2002)¹³ these are autonomous organisations which are formed through the savings of the group members. Vatta (2003)¹⁴ puts it, SHGs are small ,informal, and homogenous groups of not more than 20 members wherein after its formation the group regularly collects a fixed amount of thrift from each member. It is the role of a bank which is managed by the people themselves and is called micro enterprises or affinity groups or MYRADA. The basic rule concerning SHGs are a group size between 10 and 20 (preferably 15), Three Elected positions (President, treasurers and secretary), savings (frequently contributed by members), compulsory regular attendance, giving of loans and rules for repayment and finally documentation (keeping of documents like attendance register, proceedings register, savings and loan register , savings pass book, loan pass book, rules and regulations register).

In an article on Self Help Groups and Women Empowerment , Rajamani.B (2011)¹⁵pointed out that self help groups have engaged as a popular method of working with people in the recent years. Power to the people signifies a new social movement, which has probably born out of the realization that society's traditional arrangements can be used for solving their problems. The SHGs area a media for the development of savings habit among women folk. It is a window for developing better technology and skill up gradation. The SHGs collective actions and solidarity are called an important women empowerment mechanism and develops savings habit and mobilisation of resources among the women folk. Manimekalai and Rajeswari (2000)¹⁶ in their study empowerment of women through self help groups attempts to find out the socio economic conditions of SHG members and concluded that the SHG has contributed to women empowerment in decision making, starting micro enterprises and thereby increase in their income. Rajasekhar (2000)¹⁷in his study on Micro Finance programmes and women's empowerment a study of two NGOs summarised that micro finance programmes is more successful in poverty alleviation and women's empowerment . Vijay D Kulkarni (2001)¹⁸ explored the issue of the changing status of women in households and the empowerment that is taking place through the self help group activity in his article Empowerment of Women Through Self Help Groups . The study found that empowerment has taken place across caste/class and brought them together as women. Jaya S Anand (2002)¹⁹valuates the performance of selected SHGs and NHGs identified the factors contributing to their success, examines the role of various promoting agencies in organizing and managing the SHGs and NHGs in her study self groups in empowering rural women. The study found that the members who earlier had some economic activity used the micro credit effectively for expansion and modification and they reaped sustainable benefit by joining the group and the over all position is satisfactory. Sudha Rani , Uma Devi and Surendra (2002)²⁰ in their article SHGs , Micro Credit and Empowerment attempt to find out the difference in the self confidence, health consciousness, house management and interaction styles of women members with development department officials before and after their participation in the SHGs . The study revealed that participation in the SHGs enriched the empowerment of women in four aspects such as self confidence, health consciousness, house management and interaction styles with officials. Paramasivan. C 2011)²¹ in his article on Economic Empowerment of women through SHG in YARCARD stated that empowerment as a social process has challenged the fundamental imbalances of power distribution and relations. It was the distribution of power within and between forties, society's process aiming at social equality which could be achieved through disempowering some structures, systems and institutions. Social empowerment has promoted sustainable rural structure for dissemination of knowledge about health, nutrition, literacy, education, freedom and opportunities of realizing women's potentialities and adoption of new agricultural practices. Also highlighted the participation of women in SHG function, awareness' towards SHGs and motivation to join in the SHGs.

CASE STUDY OF KERALA

The personal experiences have shown that formation of an SHG and its sustenance is certainly not an easy task. It requires dedication on the part of the outside agency to be involved in the work. It is essential that the field staff be trained and committed. A self help group is a small group of women having similar economic background and interests who voluntarily agreed to contribute to a common fund to be lent to its members as peer group decision, for setting up economically viable enterprises, thereby earning an income of their own for the purpose of enhancing their economic and social status. The functioning of SHG is very simple and these SHGs with their own savings begin by availing themselves small interest bearing loans for consumption and productive purposes. After a sufficient period of internal lending, members build up the confidence to access bank credit for larger needs basically for income generating activities. The group also provides a platform to discuss and solve problems at various levels that is at the individual and at a larger level (village level). This type of environment enhances the esteem and decision making capacity of its members. Thus, it is seen that there is no better example of empowerment than SHG.

METHODOLOGY

The methodology adopted for the study is by collecting information from the respondents using Simple Random Sampling method in which 300 members from 100 SHGs in Kerala are selected. This paper is based on the interaction with the respondents made by using a structured Interview Schedule specifically developed for this purpose. The activities of the SHGs in the sample include conducting chitty business, lending of loans, savings and investment, micro enterprises and solving of issues in improving their status and empowerment.

DATA ANALYSIS

a. SOCIO- ECONOMIC PROFILE (DEMOGRAPHIC FACTORS)

Socio-economic variables have an impact on the study on the empowerment of women in Kerala. For this, the profile of the respondents selected at random is analysed by taking into account the Eight (8) selected variables. These selected variables include:

1. **AGE:** The attitudinal change and the behavior are based on the age in which they belong. So for determining the empowerment of women it is important. Age group of the respondents in the sample revealed that majority of the respondents (148 respondents) are in the age group of 35 to 50 years (49 per cent). 44 respondents (14 per cent) of the respondents are in the age group of 20-35 years. 36 respondents (13 per cent) in the age group of less than 20 years and 72 respondents (24 per cent) are in the age group of above 50 years. It is concluded that a large majority of the respondents in the sample are in the age group of 20 to 50 years.

2. EDUCATIONAL QUALIFICATIONS: The qualification of respondents is another major variable used for knowing the status and empowerment of women. It means that on account of higher education they are lenient and behave better and develop their status and empowerment due to high knowledge and maturity. This in turn creates better development and empowerment of women. In this case 88 respondents (29 per cent) of the sample are educated above the graduation level. 136 respondents (45 per cent) of them have an education level of above SSLC but below Degree and 60 respondents (20 per cent) have an education level of above primary but below SSLC. Only a few respondents from the sample, i.e., 16 respondents (6 per cent) having education at below primary and. It is clear from the analysis on the qualification of the respondents that most of them have an education level of above degree.

3. NATURE OF THE SECTOR: The basic premise of the study rests in the sector in which they are working or not working. The sample respondents are categorised into working in Government, Non Government and not working. A large majority of the respondents are not working and basically involved in SHGs activities alone ie, 200 respondents (67 percent). 72 respondents (24 percent) are working under Non Governmental Organisations and 28 respondents (9 per cent) are working in Government Organisations.

4. MARITAL STATUS: Another variable taken for analysing the personal profile of women respondent is marital status. This also have an impact on the development and empowerment of women through SHGs. In this case 218 respondents (73 per cent) of the sample are married and only 82 respondents (27 per cent) in the sample are unmarried. In short it is clear from the analysis that majority of the sample respondents are married and only a few are bachelors.

5. LOCATION: The women empowerment to a greater extent is location specific hence is an important variable. There were 264 respondents (88 per cent) are residing in rural areas and only 36 respondents (12 per cent) are residing in the rural areas .To conclude that a large majority of the respondents in the sample are residing with rural backing.

6. RELIGION: Another important variable which changes the attitude and behaviour of women is Religion. Each and every religion has its own effect on building the culture of every person. The civilization and culture of people will have an effect on creating or reducing the status and empowerment. There were 125 respondents (42 per cent), 95 respondents (32 per cent) 80 respondents (26 per cent) respectively are from Hindu, Christian and Muslim religion. It means that there is adequate representation of respondents from Hindu and Christian religion compared to Muslim religion in SHGs.

7. INCOME LEVEL: Another important variable which determine the economic conditions of women in the SHG group is income. The sample respondents with annual income less than Rs 25000 is more (75 per cent). 50 respondents with income between Rs 25,000 and 50,000 but only 8 respondents have a level of income of above Rs 50,000. It means for earning income for living they are engaged in various activities of SHGs.

8. NATURE OF ACTIVITY: Another important variable which determine women empowerment is the nature of activity carried out by them. The important activities performed by the women in Kerala in general are Farm activities like lease land farming, organic cultivation and agricultural labourers in unorganized sector; Hospitality industry or activities like conducting canteen, catering services and so on; Micro Enterprises; Solid Waste Management; Health Sector; and Education Sector whereas conducting Chitties, Curies, Micro enterprises, micro credit are the activities of the SHGs in particular. In this case 110 respondents (37 per cent) are engaged in Chitties and Curies, followed by 90 respondents (30 per cent) in Micro finance, 80 respondents (27 per cent) engaged in Micro enterprises and 20 respondents (6 per cent) in social service activities. It is clear that a large majority of them are engaged in Chitties and micro finance activities.

b. ANALYSIS OF VARIABLES

The study take into account the variables such as income generation, asset creation, reduction in liabilities, reduction in poverty levels, improvement in decision making power, improvement in confidence level, improvement in risk taking, improvement in over all performance, difficulties in operation of business, gender issues, social and political exposure, social and economic development and the development actually attained. The important results of analysis of variable are:

- 1. INCOME GENERATION:** The involvement of women through SHGs operations leads to improvement in various factors. As far as income generation is concerned 225 respondents (75 per cent) out of 300 reported that they are able to generate income.
- 2. ASSET CREATION:** In the case of Asset creation 264 respondents (88 per cent) out of the total are of the view that they can improve their asset position.
- 3. REDUCTION IN LIABILITY:** There is reduction in liability according to 110 respondents (37 per cent) out of a total of 300 respondents
- 4. IMPROVEMENT IN DECISION MAKING POWER:** In this case 190 respondents (84 per cent) argued that there is improvement in decision making power and conducting various businesses and its management.
- 5. IMPROVEMENT IN CONFIDENCE LEVEL:** In this case a large majority of the respondents in the sample (110 respondents) which represent 36 per cent viewed that they have improved their level of confidence after joining with SHGs and its operations and manage the difficulties faced.
- 6. IMPROVEMENT IN UNDERTAKING RISK:** There is improvement in their confidence level and have started micro enterprises thereby earn profit and are capable of under taking risk according to 120 respondents (40 per cent) in the sample.
- 7. REDUCTION IN POVERTY LEVEL:** On account of active participation in the activities of the SHGs they earn income and in turn it reduced the impact of poverty according to 155 respondents (52 per cent) in the sample.
- 8. IMPROVEMENT IN OVER ALL PERFORMANCE:** The capacity of women in social and political spheres improved much through interactions with the various spectrums of the society according to the 130 respondents (43 per cent).

SHORTCOMINGS

From the study the following functional problems are identified:

1. Women members do not come regularly for the meetings
2. They are not able to deposit money on a regular basis.
3. Difficulty in savings on account of lack of source of surplus income.
4. Expectation of generation of income soon after investment
5. Failure from the part of members in repayment of loans advanced.
6. Lack of sufficient support from other family members; and
7. Ego clashes

SUGGESTIONS

Even though there exist problems in the functional operations, the attainment and success is very great but more improvement the following suggestions are made:

1. Ensure sufficient participation and co-operation from all members.
2. Problem confronted by individual members are solved through discussion in the group.
3. Follow up actions are necessary for watching the loan utilisation by members
4. Empower the members to undertake business ventures.
5. Empower the members to take decisions; and
6. Financial and moral support from the Centre and State must reach SHGs through NABARD, Banks and Local governments to whom they have direct contact.

CONCLUSION

Micro finance through SHGs has now become a modern economical weapon for empowerment to fight against poverty. The government of India in general and Kerala in particular have been vigorously pursuing the micro finance agenda for empowering poor women. Many big and small institutions are taking part in this revolution of micro finance vigorously. Still it has a long way to become successful. Many programmes from *Garebi Hato* to *MNREGP* were started by the government enthusiastically but they were not able to achieve their objectives. The reason behind this is poor follow up lack of management and participation

form the government as well as the people. No programme can ever get its ultimate results unless and until there is co ordination and co-operation between the government and the beneficiaries. Necessary managerial, technical and marketing skills can be imparted to groups to enhance their livelihood opportunities. Government and non government agencies can play a proactive role in mobilizing, organizing and sustaining SHGs.

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