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IMPACT OF SELF HELP GROUPS ON GENDER EQUITY AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Women remain the most deprived and long neglected segment of the society, despite the constitutional guarantees for equal rights and privileges for men and woman. The concept of gender equity implies that men and women should receive equal treatment. After the economic liberalization gender equity has become the World Bank's 'Mantra' on inclusive sustainable development of the society. Given the widespread gender bias against women in various fields, there are interventions of micro finance which have the potential to enhance the women's capacities which can make a significant difference to the overall development of women. Through Micro finance, women Self Help Groups (SHGs) are significant medium of the poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about the changes in the mindset of the very conservative and traditional bound illiterate women in rural areas. The formation of group formation is the best strategy to enlighten the women and provide necessary mental courage for self employment. This paper throws light on SHGs as a development paradigm for bringing about gender equity among different classes of women in Mysore district by creating self employment opportunities through micro credit. This study is based on promise that poor women can internalize production possibilities in group only. They are better equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity. However women empowerment through SHGs is not automatic but depends on various factors such as education, health, environment etc., This paper studies how SHGs leads to increase income generation, savings, education level and improvement in household activities in particular, which highlights gender equity and sustainable development of women in general.

KEYWORDS

Micro finance, Micro Credit, Women Empowerment, Self Help Groups.

INTRODUCTION

 Gender equality, poverty eradication and sustainable development are intrinsically linked. These linkages cut across the social, economic, environmental and governance dimensions of sustainable development. Acknowledging how development challenges and responses affect women, as well as women's vital contributions to economic progress, is essential for the success of sustainable development and poverty eradication policies and practices. Initiatives that engage women as full stakeholders have proven to enhance sustainable livelihoods of local communities and national economies. The success of a post-2015 sustainable development framework depends on translating existing policy promises on gender equality and women's empowerment into concrete actions.

An inclusive and sustainable economy will provide opportunities for women to adopt roles as producers, managers, promoters and sellers of sustainable technologies and businesses. Research has shown that women's participation can not only make cooperatives and businesses more successful, but can also be an indicator for transparency and improved governance.

FEMINIZATION OF POVERTY

Poverty is a multi dimensional concept it means not only a lack of income but also a lack of the basic necessities for a decent life, equality of opportunity, healthcare, education, sanitation and democratic and human rights. At the 4th World Conference on Women in Beijing in 1995, the UN said that "poverty has a Women's face", and 70% of the world poor were female. The simple statement hides a complex reality.

The UN commission on status of women observed 'women who contribute half of the world's population by virtue of accident of birth, perform two third of the world's work, receive one tenth of its income and own less than one-hundredth of its property'. In India women produce 30% of all food commodities consumed but get only 10% of the income, and own 10% of the property or wealth of the country. (Karmakar, 1999 :168)

According to Barbier (1987:14), "sustainable development" is one which is directly concerned with increasing the material standard of living of the poor at the grass root levels which could be quantitatively measured in terms of increased food, real income, educational services, health care, sanitation and water supply, emergency stock of food and cash etc. and only indirectly concerned with economic growth at the aggregate national level. In specific, "sustainable development" aims at reducing the absolute poverty of the world's poor through providing long lasting and secured livelihoods that minimize resource depletion, environmental degradation, cultural disruption and social inability.

In the area of sustainable development for rural women, the focus must be laid on developing the capacity of women through increasing their economic power, social power, participation and decision making levels. This is being achieved to a large extent through the formulation of Self Help Groups.

Self Help Groups have been initiated to promote savings and guide the women towards economic empowerment, to motivate the women for skill development and to create the employment opportunity for women. Also to develop them as a strong force in the community to promote child rights.

Credit for women is a concept, which has come to India only in the late 1980s and suffers from the rural problems of screening, monitoring, enforcement and bias. One novel solution has been group lending with joint liability. Group credit schemes involve borrowers to form homogenous groups that reduce transaction costs both for the lender and the borrower (Karmakar, 1999 :171)

So far, rural credit packages had been exclusively male-oriented and women were largely ignored. However, with various supervisory credit programmes for rural women and the number of SHGs exclusively for women, the neglect of earlier years is being slowly erased. Certain other production-oriented programmes like women's dairy cooperatives etc have had a positive impact in states like Orissa and Bihar. (Karmakar, 1999 :168)

The present paper is an effort to elucidate the success of the SHGs in meeting the credit requirement of the rural poor women, empowering them so that they sustain their development particularly for the women.

Microcredit programmes have brought the vibrancy of the market economy to the poorest villages and people of the world. This business approach to the alleviation of poverty has allowed millions of individuals to work their way out of poverty with dignity. James D Wolfensohn, president, World Bank, July 11, 1996. (Microcredit Summit, 'Declaration and Plan of Action', February 1997) (Kannabran 2005:3717). The concept of SHGs has laid emphasis on delivery of micro credit to the poor on easy and feasible terms and conditions. This saves them from the clutches of exploiting conventional money lenders.

A Self help Group is a socially and economically homogeneous group of 12-20 poor people voluntarily coming together to achieve common goals. These groups start with savings and not with credit; the group then uses its savings to give loans to members to meet their emergency and other needs. (Srivastava, 2004:2-3). Self Help Groups are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of an SHG is that it acts as the forum for members to provide space and support to each other. SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment (Gupta & Gupta, 2006:23)

The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the mainstream. It is considered as a means of empowerment. (Pillai and Harikumar, 2006:30)

The saving intervention under the groups in the SHGs helps to inculcate discipline on group members in developing saving habit, it increases the self confidence level of the women, and savings serve as cushion during calamities like flood, cyclone or any abnormal happenings in which there is requirement of funds. It imposes the sense of solidarity and cooperation among the members which leads to unity among the group. This unity is channelized to fight out various social evils from the society. Savings plus credit is a good starting point for group formation in the form of SHGs. There is a great incentive to form a group if people feel that it is the only way to have access to credit.

Today there is revolution in the rural parts of the country in the form of SHGs leading to economical and social empowerment of the women. S.H.Gs that got a distinctive identity from 1992 onwards thanks to the leadership role provided by the Reserve Bank of India (RBI) and National Bank of Agriculture and Rural development (NABARD). It is true that SHGs have been seen fundamentally as entities for saving and borrowings. This may have been true of an earlier generation of SHGs, but today, in some parts of the country, SHGs are taking on new roles and responsibilities that lie at the very core of livelihood security for the poor (Ramesh, 2007:3621).

Simultaneously, there has been the SHG upsurge, an upsurge that is uniquely Indian. Over three crore women are now linked to banks through over 22 lakh SHGs and as shown, financial services is only a small part of their success story. More fundamental has been voice, identity and empowerment (Ramesh, 2007:3624).

OBJECTIVES

- To prove that there is a linkage between gender equality, poverty eradication and sustainable development.
- To study the significance of economic opportunities as a critical factor to create sustainable and inclusive economic system, and will to enhance sustainable development.

METHODOLOGY

The present study is an attempt to analyze how sustainable development is achieved by empowering women through Micro credit programme in the study area. And also the role and performance of SHGs in promoting women empowerment in H.D.Kote taluk of Mysore district in Karnataka.

30 SHGs with 100 members has been covered for the sake of this research work. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local Banks, NGOs and government's grass roots level workers. Paired-T test statistical method is employed.

RESULT AND DISCUSSION

MONTHLY INCOME ANALYSIS AND INTERPRETATION USING THE T-TEST

The null hypothesis (Ho): There is no significant difference between the mean values of the two variables Monthly income before the intervention of SHG and Monthly income after the intervention of SHG impact.

The alternative hypothesis (Ha): There is a significant difference between the mean values of the two variables Monthly income before the intervention of SHG and Monthly income after the intervention of SHG impact

TABLE-1: MONTHLY INCOME OF SHG MEMBERS

SL	Income (in Rs)	After joining SHG No. of members	Before joining SHG No. of members
1	500& below	06	60
2	501-1000	15	25
3	1001-1500	22	09
4	1501-2000	31	04
5	2001& above	26	02
	Total	100	100

Table-1 indicates the fact that the income earned by the respondents have increased considerably after joining SHG. 79 percent of the respondents are now earning above Rs1000 per Month. Before joining SHG monthly income of women were very poor. The economic position of the SHG members was very poor before they had joined the group.

PAIRED SAMPLES STATISTICS

		Mean	N	Std.Deviation	Std.Error Mean
Pair 1	AIA	1664.80	100	701.24	70.12
	AIB	687.50	100	429.61	42.96

PAIRED SAMPLES TEST

		Std.Deviation	t	df	Sig. (2-tailed)
Pair 1	AIA-AIB	546.46	17.884	99	.000

The result of the analysis states that, the averages mean value of monthly income after and before intervention of SHG is Rs1664.80 and Rs 687.50 respectively and the standard deviation is Rs 701.24 and Rs 429.61 respectively. Since the result of the analysis indicates that the null hypothesis is rejected at 1% significant

level and hence the alternative hypothesis that there is statistically significant difference between the mean values of the two variables after the intervention of SHG and before the intervention of SHG is accepted.

It is further justified that, there is an increase in the Monthly income of the members of the SHGs after the intervention of SHG. Also it is observed that NGOs and Bankers actively participated in SHGs activity and encouraged the SHG members. Hence it can be concluded that there is a significant increase in income level of SHG members in the study area after they joined SHGs. The mean value of Monthly income has increased from Rs 687.50 to Rs 1664.80 after the intervention of SHG. This has definitely helped these women members to improve their over all development, leading to sustainability.

ASSET CREATION ANALYSIS AND INTERPRETATION USING THE T-TEST

The null hypothesis (Ho): There is no significant difference between the mean values of the two variables namely Asset creation before the intervention of SHG and Asset creation after the intervention of SHG impact.

The alternative hypothesis (Ha): There is a significant difference between the mean values of the two variables namely Asset creation before the intervention of SHG and Asset creation after the intervention of SHG impact.

TABLE-2 ANALYSIS ON ASSET CREATING CAPABILITY OF SHG MEMBERS

SL	Income (in Rs)	After joining SHG No. of members	Before joining SHG No. of members
1	500& below	27	58
2	501-1000	33	20
3	1001-1500	30	12
4	1501-2000	04	06
5	2001& above	06	04
	Total	100	100

Economic changes of a person are associated in the asset holding in the form of movable and immovable property. Table -2 indicates the fact that the asset creation by the respondents has increased considerably after joining SHG. 73% of the respondents are now creating asset above Rs 500 per month. The researcher ascertained that the assets can be increased only when there are sizable increases in income. Some of the members create assets in the form of consumer durables and animals like cow, goats etc.

PAIRED SAMPLES STATISTICS

		Mean	N	Std.Deviation	Std.Error Mean
Pair 1	ACA	1085	100	605.01	60.50
	ACB	694	100	450.49	45.05

PAIRED SAMPLES TEST

		Std.Deviation	t	df	Sig.(2-tailed)
Pair 1	ACA-ACB	303.29	12.89	99	.000

T-test was employed to see the significance of SHGs in changing the members' asset level. The average mean value of asset creation after and before intervention of SHG is Rs 1085 and Rs 694 respectively and the standard deviation is Rs 605.01 and Rs 450.49 respectively. The null hypothesis is rejected at 1% significant level and hence the alternative hypothesis there is statistically significant difference between the mean values of the two variables after the intervention of SHG and before the intervention of SHG is accepted.

It is further confirmed that, there is an increase in the asset creating capability of the members of the SHGs after the intervention of SHG. Also it is observed that NGOs and Bankers actively participated in SHGs activity and encourage to SHG members in Income generation activity like animal husbandry, sheep and goat rearing, poultry, tailoring, small trade etc.. Hence there is a significant increase in asset creating capability of SHG members in study area. The mean value of asset creation has increased from Rs 694 to Rs 1085 after the intervention of SHG.

TABLE-3 CHANGE IN FINANCIAL POSITION OF SHG MEMBERS

Sl No	Parameter	No of members	Percentage
1	It has improved	82	82
2	Remained the same	12	12
3	Can't say	06	06
	Total	100	100

Table-3 shows change in financial position in SHG members. Before the intervention of SHG financial position of women SHG members was very poor. The result of the analysis indicates the fact that the income earned by the respondents have increased considerably after joining the SHG. Table shows 82% of the member's financial position has increased, 12% of the sampled members expressed no change and 6% of the members did not answer to the question.

TABLE-4 CHANGE IN CONFIDENCE LEVEL OF SHG MEMBER

SL	Parameter	No of members	Percentage
1	More confident	79	79
2	less confident	21	21
3	Can't say	00	00
	Total	100	100

Self confidence is one of the indicators of women Empowerment. Increased self-confidence was especially pronounced when women had been exposed to training on women's rights and social and political issues. Table-4 shows 79% of the members are more confident, 21% are less confident. After joining the SHGs confidence level of the SHG members are increased.

TABLE-5 DECISION MAKING/ WOMEN EMPOWERMENT BEFORE AND AFTER JOINING SHG

	Parameter	Before joining SHG			After joining SHG		
		A	B	C	A	B	C
1	Buying assets	08	24	68	24	61	15
2	Children education/health	14	31	55	40	48	12
3	Social visits	10	22	68	33	53	14

One important indicator of empowerment is the ability to make decisions within the household and outside also. As women are an important part of the community, building their capabilities is very essential to manage affairs of communities. Table- 5 shows that before and after joining the SHGs, women are participating and exercising more in family decision making and they have a say in the family affairs.

This paper has considered variables like buying assets, children education and health, social visits to test the decision making power of women and the results shows that after joining the SHGs women has increased her decision making power. Before joining SHGs women role in decision making in all the indicators are

very low. But after joining the SHGs women role in decision making in all the indicators are increased. Table shows after joining the SHG increased in wife and husband role in decision making, further table indicates that decreased in family members role in decision making.

CONCLUSION

In patriarchal societies, rural women particularly from lower strata of the society, are not allowed to take decisions and are rarely consulted during the decision making process. In such cases, Self Help Groups (SHGs) are best suited for bringing in gender equality and equal opportunity to rural woman for social and economic empowerment on a sustainable basis. It is assumed, that if financial resources are effectively delivered to women of rural area, it can help them for making a meaningful improvement in their social and economic condition. The above study illustrates the vital role of SHGs in the lives of the poor rural women. The sustainable dimension of this is, the developmental intervention commenced from 1970s and are still visible as with the passage of time the involvement and the participation of people has grown into a very structured manner. For instance from informal groups to formal groups with bank linkages and finally development of a cooperative to meet the needs of the people illustrates the sustainable developmental intervention in this region.

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