



## Self help Groups and Empowerment of Women

Dr. R. Shivappa

.Chairman and Associate Professor, Department of Studies In Social Work, University of Mysore, Mysore

Mrs. Susmitha.B

Research Scholar ( ICSSR Doctoral Fellow), Department of Studies in Social Work, University of Mysore, Mysore

### ABSTRACT

*We premise that a large section of women in the third world face economic and social hardships due to a number of reasons. In the context of South Asian countries this is additionally due to prevailing patriarchal systems that seem to shackle women and account for their lack of development in areas education, health, employment, politics and administration. The status and conditions of women in India is similar to that of its counterparts in other third world countries. In fact, the socialization process in India has rendered women faceless and invisible. To address the problems of women and to empower them, several efforts are made by the women's movements, NGOs and the government of India and the state government of Karnataka. In this paper the authors discuss the various efforts made by the women's movement, NGOs and governments for empowerment of women and discusses about self help groups which are considered as an important tool for empowerment of women*

**KEYWORDS : Women Empowerment, Women's Movements, Self Help Groups.**

### Introduction

We premise that a large section of women in the third world face economic and social hardships due to a number of reasons. In the context of South Asian countries this is additionally due to prevailing patriarchal systems that seem to shackle women and account for their lack of development in areas education, health, employment, politics and administration. The status and conditions of women in India is similar to that of its counterparts in other third world countries. In fact, the socialization process in India has rendered women faceless and invisible. Within the framework of democratic polity, our laws, developmental policies, plans and programmes have aimed at women's advancement in different spheres. The government of India has adopted various approaches to women's issues. They are legal measures, constitutional measures, provision for credit, entrepreneurship trainings, setting up of various commissions, political reservations and many more.

For empowerment of women, initiatives have been made by the women's movement, a wide spread network of NGOs and by various governmental departments. One of the recently evolved powerful approaches towards women empowerment is the formation of Self Help Groups, especially among women.

### Women's Movement in India : an Overview

The roots of Indian women's movement go back to the 19<sup>th</sup> century male social reformers who took up issues concerning women and started women's organizations. Prarthana samaj is one such organization which worked for prohibition of child marriage, widow remarriage and women's education. By the end of the 19<sup>th</sup> century a few women emerged from within the reformed families who organized organizations of their own. One of them is Swarnamukhi devi daughter of Devendranath tagore and sister of the poet Ravindranath tagore, who formed the ladies society in Calcutta in 1882 for educating and imparting skills to poor women to make them economically self reliant.

In the inter war years between 1917 and 1945 there were two main issues that the women's movement took up. Political rights for women and reform of personal laws and the movement was successful in getting the voting rights.

Another major development is the establishment of the All India Women's Conference during the year 1927 at the initiative of Margaret Cousins to take up the issue of educating women. Later realizing the importance of removing the existing taboos for educating women the AWC took up the cause of reforming personal laws. The women's movement carried on a sustained campaign for these reforms that were finally obtained with the passing of Hindu code of bills in 1950s.

In the post independent era the women's movement saw the problem as one of the implementation. Today various mahila mandals are working at various levels to address these issues.

Yet few women are involved in the women's movement and we should not exaggerate its impact. The large majority of Indian women still live below the poverty line leading a substandard and restricted life. Indian women are one of the most backward today in terms of literacy, longevity, maternal mortality, female work participation and sex ratio.

### Efforts of NGOs.

In India Many NGOs are working for empowerment of woman. To name few OXFAM, BASIX, RASS, MYRADA, ODP and many more. These organizations are having their common objectives as *Empowerment of Women*. For empowering women they are using the social mobilization approach and all the above said organization have formed the groups of women and federations of women at taluk and the district levels. Several programmes with the financial and technical assistance from UN and its bodies are also implemented by the NGOs and respective states.

### Efforts of the Government

Realizing the importance of gender equality the government also has taken various measures for empowering women. The 73<sup>rd</sup> and 74<sup>th</sup> amendments to the Indian constitution during December 1992 are examples of legislations that has transformed the lives of women not only in this generation but has given women a reason to be optimistic for a more egalitarian society in future with the provision of 33% reservation of seats in panchayat and nagarapalika bodies. Women at the so called grass roots of Indian society have been given the opportunity to be in formal decision making process and governance. Steps taken by India for empowerment of women were like settings up of National Commission of Women by an Act of Parliament in 1990 to, safe guard the rights and legal entitlements of women. India also ratified various international conventions and human rights instruments committing to secure equal rights of women. To name few, Convention on Elimination of all Forms of Discrimination against Women (CEDAW) in 1995. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), adopted in 1979 by the UN General Assembly, is often described as an international bill of rights for women. Consisting of a preamble and 30 articles, it defines what constitutes discrimination against women and sets up an agenda for national action to end such discrimination. The Convention defines discrimination against women as "...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fun-

damental freedoms in the political, economic, social, cultural, civil or any other field."By accepting the Convention the Indian government commits itself to undertake a series of measures to end discrimination against women in all forms.

India also committed to the Beijing Declaration and platform for Action in the Fourth World Conference on Women in 1995. The Platform for Action reaffirms the fundamental principle that the rights of women and girls are an "inalienable, integral and indivisible part of universal human rights." The Platform for Action also calls upon governments to take action to address several critical areas of concern, among them violence against women. The Platform for Action states, "Violence against women is an obstacle to the achievement of the objectives of equality, development and peace. Violence against women both violates and impairs or nullifies the enjoyment by women of their human rights and fundamental freedoms. The long-standing failure to protect and promote those rights and freedoms in the case of violence against women is a matter of concern to all States and should be addressed. . . . In all societies, to a greater or lesser degree, women and girls are subjected to physical, sexual and psychological abuse that cuts across lines of income, class and culture. The low social and economic status of women can be both a cause and a consequence of violence against women."

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### Women Empowerment

According to Narayana and Deepa (2002) "Empowerment of women is a process where by the powerless or disempowerment gain a greater share of control of resources and decision making." So the process of gaining control over self, over ideology and over resources which determine power may also be termed as empowerment.

According to (Batiwala,1994) " Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way take control of one's own destiny. It includes both control over resources and over ideology.

Women empowerment refers to increasing the individual, social, economical and political strength of women. It often involves the empowered developing confidence in their capacities. According to Verma (2009) Empowerment is probably the total of the following capabilities: Having decision making of their own, having access to information and resources for taking proper decision, ability to exercise assertiveness in collective decision making, having positive thinking , ability to make change, ability to learn skills for improving one's personal or group power and the ability to change others perception by democratic means.

In this connection SHGs play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty but also as a means of promoting the empowerment of the most marginalized sections of the population especially women.

Self help groups are proved to be an important tool for the empowerment of poor women in almost all the developing countries including India.

### Self Help Groups.

Self help groups are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings amongst members and use the pooled resources to meet the emergent needs of members including the consumption needs. The number of members in SHGs is normally ranged from 10 to 20. It is expected that, within the group, there should be true democratic culture in which all the members must participate actively in the decision making process by taking part in the discussion.

The concept of self help group gained significance especially after 1976 when prof. Mohammad Yunus of Bangladesh began experimenting with micro credit and women SHGs. The strategy made a

quiet revolution in Bangladesh in poverty eradication by empowering poor women.

According to NABARD " SHG is a group of 20 or more people from a homogenous class who are willing to come together for addressing their common problems, they make regular savings and use the pooled savings to give interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting up of self determined terms for repayment and keeping books and records. It builds financial discipline and credit history. That then encourages banks to lend to them certain multiples of their own savings and without any demand for collateral security."

### Beginning of SHGs at the Global Level

Mohammad Yunus popularly known as the father of microcredit system started an experiment by himself making a group of women and lending them from his own money. Being influenced by own experiment he started a research project in Bangladesh in 1979 and came out with ideas of microcredit that resulted in the establishment of Grameen Bank in 1983.

Basically Micro credit system gained momentum in the mid 90s after the World Summit for Social Development, held at Copenhagen in 1995. The Summit which emphasized the easy access to credit for small producers, landless farmers and other low income individuals, particularly women urged government of various nations to take appropriate actions in order to make easy accessibility of credit to the poor. Subsequently , In 1997, the World Micro Credit Summit in Washington announced a global target of ensuring delivery of credit to 100 million of the world's poorest families, especially the women of those families by 2005.

### History of SHGs in India

In India the SHGs are first started with the SHG Bank linkage programme referred to as the Indian micro finance model began formally in 1992 with a set of guidelines passed by NABARD and RBI enabling commercial banks to lend to SHGs without collateral.

Then NABARD launched a pilot project to provide micro credit by linking SHGs with bank in 1991-92. During the Project Period Some NGOs like Association of Sarva Seva farms, Peoples Rural Education Movement, Professional Assistance for Development Action and Community Development Society, ,have done excellent work in promotion of SHGs and mobilization of thrift and disburse of credit. RASS and MYRADA are the organizations which have started credit plus activities and which have started experimenting with these groups towards community empowerment in general and women empowerment in particular.

In 1999 RBI had set up micro credit cell to make it easier to micro credit providers to pursue institutional development process.

The government of India also has made provisions for the formation of the groups under the Development of Women and Children in Rural Areas Programme( DW CRA).The aim of the programme was to provide self employment, empower and to bring the rural poor women into the development process.Under DW CRA women living in neighbourhoods with similar socio economic background formed SHGs. However the programme was not successful. Later the groups were formed under Swarna Jayanthi Gram Swarojgar Yojana. Now the state governments are involved in forming the groups with the department of women and child development. It is Kudumashree in Kerala, Velugu in Andhra Pradesh and Stree shakti in Karnataka.

### The history of SHGs in Karnataka

Between 1984 and 1985, MYRADA, a non-governmental organisation engaged in rural development and based in Karnataka, promoted several co-operative societies that were enabled to give loans to their members. Subsequently, the large co-operatives broke up into small groups, which were the genesis of the first SHGs, referred to at that time as Credit Management Groups, with a focus on the management of credit. The concept of each member making a saving in the group soon followed, as also the establishment of a system of regular meetings, book keeping and records, and collective decision-making. A pilot study (Puhazhendi and Sai, 2000) gave NABARD the confidence

to mainstream the SHG Bank Linkage Programme in 1996 as a normal lending activity. The programme then spread rapidly, if unevenly, across the country, making it by 2002, the largest microfinance programme in the world. Thus, the history of SHG promotion started with NGOs taking the lead in the mid-1980s and the lead passing on to NABARD by the late 1980s.

In the 1990s, IFAD, with World Bank collaboration and in partnership with the Government of India and six state governments, including Karnataka, launched a similar programme titled Swashakti. This experience encouraged Karnataka to launch a state-wide programme called Stree Shakti, (Women's Power) based on the SHG strategy. Together, the initiatives of the various stakeholders, (the government, NGOs, banks) increased SHG coverage in Karnataka significantly. At recent estimates, 40,295 anganwadi workers (of the Department of Women and Child Development), 561 NGOs, 8 regional rural banks, 20 District Central Co-operative Banks, and 2 commercial banks are engaged in SHG promotion. Together they are estimated to have facilitated the creation of close to 1,95,000 SHGs in Karnataka. Today there is scarcely a village in Karnataka where an SHG has not been facilitated. The State government is now the single largest SHG promoting institution. Broadly, therefore, there are three categories of institutions promoting SHGs: the Government, financial institutions and NGOs.

The SHGs, as originally conceived, are not just groups that promote savings and provide credit, they are intended to become institutions that promote human development and empower their members. The major objectives of building participatory institutions of the poor such as SHGs is to provide the members with an opportunity and the space to develop a vision/mission, to develop and maintain organizational and financial management systems, to grow in confidence and skills to manage their lives and promote their interests in the private and public domains, to establish the linkages required for an institution to function effectively and sustainably, and to support its

members to become agents of social change. There is adequate evidence to substantiate the claim that in this process, the members of the SHGs build new relationships, which are more balanced in terms of gender and decision-making and more equitable in resource distribution, within the group, in the home and with other institutions and groups in society. (Human development Report of Government of Karnataka, 2005, chapter 14)

### **Sthree Shakti Programme**

It was launched throughout the State during 2000 under the department of Women and Child Development. The anganwadi workers are playing the role of facilitators in the formation and management of these groups. The aim of the project is to empower women economically and socially by organizing them in self help groups. At present 1, 40,000 self help groups have been formed in the state. 20.731 lakh women members have been organized in these groups till January 2010. The Stree Shakti programme, anchored by the Department of Women and Child Development, attempts to focus the attention of members on curbing Domestic Violence Against Women, promoting Girl Child Education, Preventing Child Marriage, organizing campaigns against Social Evils etc.

Conclusion: Several efforts are made at the global, national and regional levels for empowerment of women since the decades. Most of the women in Indian society have formed the groups and involved in the savings and credit activities. They are regularly involved in credit activities. though there is statistics showing the number of women involved in groups and the amount saved the important concern is are they really handling the money in their hand or just giving it to the head of the family?. Another important issue is whether these groups have developed the capacity to question the existing social inequalities and to raise voice against such issues? These are the few issues before the researchers and policy makers.

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