EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS IN INDIA

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Abstract

Women are an integral part of society. All-round development and harmonious growth of a nation would be possible only when women are given their desired place and position in the society and are treated as equal partners of progress with men. However, in most developing countries, women have a low social and economic status. In such countries effective empowerment of women is essential to harness the women labour in the main stream of economic development. This study identifies the empowerment of women through self help groups in India. First, overviews of the effective strategy characteristics of self-help groups, socio-economic conditions of rural women were discussed. This study also highlights level of participation of rural women in self-help groups and its level of empowerment of rural women. The major focus and thrust of the study was to know the self-help groups impact on empowerment in India. This study then develops culturally sensitive programming recommendations to improve collaborative efforts between Government, social workers, and care and welfare workers to serve these groups more effectively

Key words: economic conditions, self help groups, impact, rural women, empowerment, participation, family

INTRODUCTION

Empowerment is a multidimensional process which should enable individual or a group of individuals to realize their full identity and powers in all spheres of life. It consist of: greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or have greater control over the circumstances that influence their lives and free them from shackles imposed on them by custom, belief and practice. Generally, development with justice is expected to generate to forces that bad to empowerment of various sections of population in country and to raise their status.

The goals of women’s empowerment challenge the patriarchal ideology to transform the structure and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor rural women to gain access to and control of both material and informational resources.

SELF HELP GROUPS

The successful working of Mahila Mandals has resulted in the formation of a large number of self-help groups. In 1990 with the help from RASS, 30 self-help groups were formed involving 10-15 women members. Within a year, there were 123 self-help groups with a total membership of 1559 women. A significant feature of this system was that
a large number of women shifted their borrowing from traditional moneylenders to self-help groups at reasonable rates of interest. Moreover, RASS has linked with Rashthriya Mahila Kosh (RMK) and NABARD to mobilize funds.

EMERGENCE OF SELF-HELP GROUPS AS AN EFFECTIVE STRATEGY

Ninety percent of self-help groups are women; they have proven to be the better savers, borrowers and investors. Most of them are from the lowest castes and disadvantaged groups. The self-help groups mobilize their own savings, transform them into loans to members and plough their earnings from interest income back into equity. On that basis, self-help groups and banks enter into commercial relations of mutual benefit, with low bank and client transaction costs and negligible risks. In the absence of interest rate restrictions and with repayment rates greater than 99 per cent, self-help groups banking is highly profitable - a message that has convinced hesitant bank managers in increasing numbers. Self-help groups are now forming local networks with their own cooperative financial institutions. The programme has turned into a social movement, with high growth rates in recent years. Fuelled by competence and enthusiasm at all stakeholder levels, it expands rapidly throughout India, including marginal and tribal areas. It is probably the world’s largest and most successful microfinance programme for the rural poor outstanding for its emphasis on to reach 100 million of India’s rural poor with savings and credit by 2008 (NABARD 2001).

The group approach is becoming more and more acceptable as evidenced by the recognition accorded by the Government of India in the ongoing income generating programmes. The self-help groups have become the focal point of the development.

Schemes under the unified poverty alleviation programme “Swarnajayanthi Gram Swarozgar Yojana” (SGSY) launched in April 1999 by the Government of India. NABARD’s commitment to empower at least 100 million rural poor through self-help groups by the year 2008 would further increase the emphasis on group approach among the rural poor, especially women (Ibid). Further, reduction in transaction cost while lending to the rural poor through self-help groups when compared to the normal institutions (Puhazhendhi et al 1999). Hence, there is a greater potential for the group approach in future while conceptualizing and implementing any programme for the rural poor, especially women. Through self-help groups women are empowered to act against social evils and address social backwardness and overcome gender discrimination, inequality and exploitation.

RESEARCH METHODOLOGY

This research study attempts to know whether the participation in self-help groups leads to empowerment of rural women. With this aim the study has the following objectives.

OBJECTIVES

The main objectives of the study are to study the socio-economic conditions of rural women in order to find out the actual status of the rural women and to assess the
level of participation of rural women in self-help groups which will help the researcher to identify the women’s participation in self help groups and to analyse the level of empowerment.

Of rural women through whom the researcher can identify the women empowerment in the society and the last objective is to find out the self-help groups impact on empowerment.

RESEARCH DESIGN

The present study aims to explore or probe the new information regarding the research problem. So the research design used is ‘descriptive research design’.

SAMPLING PROCEDURE

The present study includes the sample of 126 women members from 12 self-help groups located in the Thodamuthur Village, Coimbatore District, Tamil Nadu. The method used is convenience sampling techniques.

COLLECTION OF DATA

An appropriate interview schedule was used as tool for data collection. This was finalized after the pre-test among 10 members in self-help groups. It took 30 to 45 minutes to interview each respondent.

SCALING TECHNIQUES

The five point scale with the response of always, often, sometimes, rarely and never of Likert type was adopted with 26 items, to measure the SHG participation among the respondents. The Empowerment of Social, legal, political, family and knowledge are measured through the four point scale of Likert type with response of great extent, some extent, little extent and not at all which including 42 items totally.

The scores obtained by the respondents in self-help groups’ participation ranged from 3 to 94. This range subdivided into three sub-ranges, 3-33, 34-63 and 64-94, which were designated as low, moderate and high levels respectively.

The scores obtained by the respondents in overall empowerment ranged from 0-110. This range was subdivided into three sub-ranges, 0-37, 38-73 and 74-110 which were designated as low, moderate and high levels respectively.

DATA ANALYSIS

The collected data were checked and coded. Then the coded data entered into SPSS. The statistical tools used are percentage, Bivariate and Inter correlation.

FINDINGS

The major findings on the Self-help groups’ participation and social, legal, political, family and knowledge empowerment were discussed and the type of empowerment and overall empowerment of self help groups in India were highlighted.

Self-help groups participation and social empowerment

Among the respondents who have low participation, about three-fourths (71.4%) of them has low social empowerment, whereas none (0.0%) of them have high social empowerment. Among those who have moderate participation about one-third (35.4%) of
them have low social empowerment. Only a very few (8.3%) have high social empowerment. Among the respondents who have high participation no one (0.0%) has low social empowerment and nearly half (45.5%) of them have high social empowerments.

It is inferred that the respondents who have high participation in self help groups have relatively high social empowerment; low social empowerment is nil among them, and moderate social empowerment is more or less similar as like as moderate participation in self help groups.

The respondents who have relatively high participation in self help groups are have more social empowerment. Empowerment of rural women should embody several factors like equality of work and wages, expansion of girls education, autonomy over reproductive life, access to ownership of land and property, training and technology, access to bank credit and markets, safe water sanitation and energy. Among these various determinants of women’s empowerment, access to bank credit is one of the crucial forces.

Self-help groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. In India the role of self-help groups is uplifting the socio-economic conditions of rural poor, particularly women. Empowerment of the poor is an essential element in the poverty eradication (G.R. Reddy & P. Subrahmanyam, 2003).

**Self-help groups participation and legal empowerment**

About three-fourths (78.6%) of them has low legal empowerment whereas only a negligible proportion (1.8%) have high legal empowerment. Among those who have moderate participation a little more than two-fifths (41.7%) of them have low legal empowerment and one-forth (25.0%) have high legal empowerment.

Among the respondents who have high participation have relatively high legal empowerment and low legal empowerment is relatively less among them. Moderate legal empowerment is relatively high among the group of moderate self help groups’ participators.

The respondents who have relatively high participation in self help groups are having more legal empowerment. Self-help groups of women in India have been organized as an effective strategy for the empowerment of women in rural areas bringing women together.

From all spheres of life to fight for their rights. The access to credit can be seen as the motivational factor behind the formation of self-help groups and the bond that sustains the groups over time. However, self-help groups have a potential that goes beyond the mere economics of loan management. Once a group has been formed, the credit link is established and the group meets on a regular basis and gradually the groups tend to take on a much wider social role. More precisely the self-help groups provide a forum in which people can meet on a regular basis.
and discuss various issues or concerns that the members face in their day-to-day life.

Self-help groups participation and political empowerment

A little more than three-fourths (78.6%) of them have low political empowerment, and only a negligible proportion (3.6%) have high political empowerment. Among those who have moderate participation, about half (54.8%) of them have low political empowerment, and the remaining respondents a few (16.75) have high political empowerment. Among those who have low participation, a very few (9.1%) of them have high political empowerment and half (50.0%) of them have high political empowerment.

It is observed that the respondents who have high participation in self help groups have relatively more high and moderate political empowerment; low political empowerment is relatively less among them. The respondents who have relatively high participation in self help groups are having more political empowerment.

Self help groups participation and family empowerment

More than two-thirds (69.6%) of them have low family empowerment, only a negligible proportion (3.6%) have high family empowerment. Among those who have moderate SHG participation, about half (56.3%) of them have low family empowerment and a very few (6.3%) have high empowerment in family. Among those who have high participation, a little more than one-third (31.8%) have, low family empowerment and only a few (13.6%) have high empowerment.

An important aspect of the empowering impact of micro-credit is related to the process of organisation of women into groups. For women who have been confined to family and households, their mobilisation into a collective, which could be of self help groups, smaller groups, cooperatives, etc. propels them into a more community-oriented entity, which gives them the basis for negotiating, sharing and bargaining at multiple levels - the household, community and government. Such groups give the strength and self-confidence to resist the exploitation that they face within the household and community. There are innumerable examples of the nature of strength women have acquired after joining a group. At the same time there are illustrations to show that organisation without changing the resource base is not a sufficient condition of empowerment. However, many practitioners have not fully understood the approach of self-help groups. Women members of the self-help groups have shown increased levels of socio-political awareness and empowerment in the community, raised levels of negotiating power, and changes in community norms, particularly in terms of changing attitudes to gender expectations. (Dash A., 2003).

Self help groups participation and knowledge empowerment

All the respondents have low knowledge empowerment, and none (0.0%) of them have moderate or high knowledge empowerment. Among those who have Moderate participation, overwhelming (91.3%) of them has, low knowledge empowerment and none (0.0%) of them have high knowledge empowerment. Among those who have
high participation, about two-thirds (68.2%) of them have low and nearly one-third (27.3%) have, moderate knowledge empowerment. Only a negligible proportion (4.5%) of them has high knowledge empowerment.

Among those who have high participation in self help groups have relatively more high and moderate knowledge empowerment; low knowledge empowerment is relatively less among them. The respondents who have relatively high participation in SHG have more knowledge empowerment.

Self help groups participation and overall empowerment

Among the respondents who have low participation in SHG, three-fourths (75.0%) of them has low empowerment, whereas none (0.0%) of them have high participation. Among those who have moderate participation, about two-fifths (41.7%) of them have low empowerment and a very few (8.3%) have high empowerment. Among those who have high SHG participation, none (0.0%) of them have high empowerment half (50.0%) of them have moderate empowerment and an equal proportion had high empowerment. It is observed that the respondents who have high self help groups’ participation have relatively higher empowerment and less low empowerment. Moderate empowerment is more or less similar to the group of moderate participators. The respondents highly participating in self help groups’ activities have relatively more overall empowerment.

Self-help groups’ participation with type of empowerment

Correlation matrix table highlights that self help groups’ participation has high correlation with social, legal, political, and knowledge empowerment of women, whereas it has a low correlation with family empowerment. It also has a high correlation with the overall empowerment.

It is observed that majority of the respondents (43.7) belong to the age group of 31-40. Overwhelming of the respondents (97.6%) are Hindus. Among the respondents majority (32.5%) of the respondents are studied till primary level.

Majority (42.9%) of the respondents are not having income. About three-fourths of the respondents (78.6%) per-capita income is up to Rs. 1000. It is clear that overwhelming majority of the respondents (86.5%) premarital place was rural. Majority of the respondents (70.6%) married in the age group of below 20. Overwhelming majority of the respondents (94.4%) belongs to nuclear family.

It is evident that about three-fourth (77.8%) of the respondents have 2 to 4 members in their family. Majority of the respondents (63.5%) have dependent children in their families. About three-fourth of the respondents (57.9%) have membership up to twelve months. It is clear that about two-thirds of the respondents (69.0%) are only members in self help groups and others are occupying the position of motivator and representative.
CONCLUSION
To conclude, the self help groups have made a lasting impact on the lives of the women particularly in the rural areas of Tamil Nadu. Their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure. This shows an improvement in their standard of living.

The women have gained self-confidence. They got an opportunity to improve their hidden talents after joining the self help groups. They can speak freely in front of large groups of people. They got recognition in the family and society. Self help groups have also given women a greater role in decision-making process.

The study concludes with suggestions for more effective participation of self help groups in agricultural activities also. It is recommended that the self help groups can play its role in allied activities such as floriculture, soil health and fertility, watershed development programmes and other environmental issues.

REFERENCES


