

A Study on the Role of Self- Help Group in Developmental Discourse for Empowering Women

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Abstract – The level of civilization of a country can be judged by the status of women enjoy in that society and the extent of their participation in the societal process. In spite of rapid urban growth and several development programmes, specific to women and weaker section of people has been initiated throughout the country but the impact of these programmes and policies are far from expectation and the real fruit of development is untouched to the majority of people staying in the rural areas due to lack of proper platforms to develop their capacities and capabilities. Self Help Groups (SHGs) is such an organization of poor people, particularly of women through which they can become self-reliance and self-sufficient to take active part in decision making process in their day-to-day life. Hence, the need of the hour is to extend exhaustive support with the active involvement of both Government and NGOs for challenging poverty as well as empowering women to become self-sufficient in near future.

Key Words: Women, Self Help Groups and Empowerment.

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INTRODUCTION

In every house-hold, society and nation or in all parts of globe, women have always played an important role since the beginning of human life on earth. The level of civilization of a country can be judged by the status of women enjoy in that society and the extent of their participation in the societal process. Normally women have not been allowed to develop or to contribute in various spheres of world, where they comprise half of the population and if that half of the population is neglected, how nation's development can be achieved? Women are the active agents for sustainable development, and their empowerment is very important for the process of development. It has been widely recognized that unless women's potential is properly developed, no transformation and economic development is possible. Therefore, to accelerate the growth and prosperity of the nation, it is very important to create opportunities for socio-economic development of women in rural India.

The last decade of twentieth century has witnessed growing concern for the condition of women, especially in the developing countries that more than 70 percent of poor and illiterate women live in south Asia and India may have the world's highest female illiteracy (Manga, 2011). In spite of rapid urban growth and several development programmes, specific to women and weaker section of people has been initiated throughout the country but the impact of these programmes and policies are far from

expectation and the real fruit of development is untouched to the majority of people staying in the rural areas because the poor people don't involve themselves with these programmes due to illiteracy, unawareness and lack of proper platforms to develop their capacities and capabilities. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress. Self Help Groups (SHGs) is such an organization of poor people, particularly of women through which they can become self-reliance and self-sufficient to take active part in decision making process in their day-to-day life.

OBJECTIVE AND METHODOLOGY:

The study mainly reflects on the role of self-help group in empowering women and assesses how self-help group effects in the process of women empowerment. The study also reflects the potentiality of SHG in improving the condition of women in developmental process. The methodology is primarily based on secondary sources of data which is collected mainly from different books, journals, articles etc.

Concept of women empowerment:

Empowerment is active, multidimensional process which enables an individual to realize his/her full identity and use their power in all spheres of life. It also used to describe a process by which powerless people become conscious of their own situation. The word 'empowerment' means giving power and power means having the capacity and the means to direct one's life towards desired goals or status. Empowerment in its simplest form means the manifestation of redistribution of power. It's aimed at decentralizing authority and getting the participation of the deprived section in the decision making process. It would consist of greater autonomy in decision making, greater ability to plan their lives, have greater control over the circumstances that influence their lives, free them from shackles imposed on them by custom, belief and practice (Lakshmi Devi, 1998).

Towards the development of women, approaches have shifted from the concepts of "welfare" till the 1970s to "development" in the 1980s and "empowerment" in the 1990s. It is human oriented and equal participation of both men and women. Empowerment is a process by which gain greater control over resources (income, knowledge, information, technology, skill and training), challenge the ideology of patriarchy and participate in leadership, decision making process, enhance the self-image of women, to become active participants the process of change and to develop the skills to assert themselves. (Dhavamani, P. 2010). Empowerment is the process by which the powerless gain greater control over the circumstances of their lives. It includes both control over resources (physical, human, intellectual, financial) and ideology (beliefs, values, attitudes). It means greater self-confidence, and an inner transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideologies (Sen and Batliwala 2000).

In recent times, empowerment of women emerged as one of the significant inputs in the development process. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices (Debotosh Sinha-2009). It is a movement from an inability to an ability to make choices (Kabeer, 1999). Hence, the process of gaining greater control over the source of power is considered as empowerment. The process of empowerment also refers to the act of challenging the existing inequality, power relations and more control over resources by women. It is through involvement in groups that people starts developing their awareness and the ability to organize to take action to bring about desired change.

Conceptual Understanding of Self Help Groups:

Every human being has tremendous potential in himself. This hidden potential can be unleashed if the right environment is provided. Poor people especially women are voiceless, powerless and vulnerable and bringing them together into a group will definitely provide the strength for their welfare. It is not possible for poor to fight against adverse situations which they face individually. Self-help is the best help and nothing can be achieved without the power of self-help. Katz and Bender (1976) defined that self-help groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life disturbing problem and brining about desired social and personal change. The initiators and members of such groups perceive that their needs are not, or cannot be, met by through existing social institutions. Self-help groups emphasize face to face social interactions and the assumption of personal responsibility by members. They often provide material assistance, as well as emotional support as they are frequently "cause" oriented and promulgate an ideology or values through which members may attain an enhanced sense of personal identity (Katz Alfred H. 1981). Self Help Group is voluntary apolitical associations of poor women or men, residing in a given area, preferably from the same socio-economic background, formed democratically and come together for a common collective purpose. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility (Anand Jaya S. 2002). The basic principles on which self-help groups function are group approach, mutual trust, organization of poor manageable small groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment.

NABARD has been defined Self Help Group as, group of about 20 people from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping (Malcolm Harper, 2002). They come together for the purpose of solving their common problems through self-help and mutual help. In Indian perspective, it was piloted by NGOs, notably MYRADA (Mysore Resettlement and Development Agency), with a mission of "Building poor people's institution" in India in the mid-1980s, in order to provide financial services to poor people and it has now become a movement for social empowerment for rural poor

people in general and women in particular (Fernandez P. Aloysius, 2007). The progress of the self-help group movement in India developed mainly by the National Bank for Agriculture and Rural Development (NABARD), the Reserve Bank of India (RBI) and leading NGOs, as well as by multilateral agencies, particularly IFAD.

Effects and potentiality of SHG in empowering women to rural development:

The SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes (Jayaraman R. 2005). Rural women belong to the most deprived section of the society facing adverse conditions in terms of social oppression, economic inequality and a visible majority of them being extremely poor. Rural development is the key to India's socio-economic transformation because majority of its population live in the rural areas. Mahatma Gandhi said that India lives in its villages and destruction of these villages will lead to India's destruction. Rural development is a process of change which creates a healthy environment in rural area for the promotion of income generation activities, distributive equity and justice, equitable access to resources, services and political process and all round development in improving the quality of life of rural people and at the same time builds a strong base for meeting future challenges. Formation of SHGs among rural women may help the members to come together for a common purpose and gain strength from each other to give a way out their socio economic problems.

Naila Kabeer (2005) in her study mentioned that self-help group offers an important and effective means to achieving changes in socio-economic and political spheres. The SHGs through microfinance helps in building up the organizational capacity of poor women and provides the basis for their social mobilization. It can and does make important contributions to the economic productivity and social well-being of poor women and their households. SHG also help women in economic empowerment in terms of spending according to own discretion, enhancement in household expenditure, free from economic dependency, satisfaction of personal needs, increase in bargaining power, independent earning capacity, increase in capacity to manage household economic resources and economic responsibility (Hussain, Zahir B. & Zafar, Syed M. 2010). The SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. Self-help group plays an important role on the welfare of marginalized rural women in India by creating self-employment opportunities through microfinance and it is a new development paradigm for generating employment, income and saving (Sunny D. and Pereira M., 2011). So, the benefits and potentiality in the empowerment of women and development of human resources for rural

development through SHG can be mentioned as follows.

Improve the Access of Women to Credit:

Participation in SHGs has improves the access of women to credit (Galab S. and Rao N. Chandrasekhara 2003). Credit is important in the lives of the rural poor and specifically women. The SHGs are 'Credit plus' institutions (Fernandez, 1998). This has helped women in reducing their dependence on moneylenders. The interest rates in informal credit sector have declined. The access to credit helps women to meet their consumption as well as production needs. The women invest the credit obtained from SHGs in new economic activities to strengthening their activities.

Create Rural Employment:

SHG helps the members to start income generating microenterprises through micro credit. Entrepreneurship through self-help group is the only solution to the growing employment among rural youth. It provides employment to rural poor people in a large scale especially to women in various firm and non-firm self-employed activities which helps them to shift from irregular low paid daily jobs to diversified sources of earning or small business. It may also help in the formation of rural market to check the rural migration.

Attaining status in Family and Community:

Now-a-days economic development is one of the important factors to change the entire scenario of social, political and cultural environment within the country. The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups that they were economically empowered and attaining status in family and community. The real empowerment of women is possible only when a woman has increased access to economic resources, more strength and course for entering into the power structure, more involvement through social relationships and participation, more self-motivation and confidence, and more say in the family matters.

Improvement in Decision-making Capabilities:

Self-help group may help the poor women engaging in individual or collective income generation programme to perform various farm, livestock, post-harvest and allied activities and to possess acquire skills and indigenous knowledge in their areas. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment. It paves the way for the empowerment of women and builds confidences in them to stand on their own feel.

Building a Democratic Society:

The concept of SHG can be synonymously used as with the words of Abraham Lincoln's definition of democracy "for the people, by the people and for the people" as it is a voluntary association of the women, by the women and for the women. Unless people not think themselves for development there is no possibility of people's development. Though government has implemented various policies but the level of political participation of women has been quite low in spite of an increase in their literacy rates and political awareness. The 73rd and 74th amendment has provides some provision for women but these are concentrate only in the aware and elite class of people in society. So, as self-help group is formed voluntarily by women to redress their grievances and have the potentiality to represent and negotiate their problems in a better way in building a democratic equal society.

Strengthening Grassroots Democracy:

Self-help groups can be used as an instrument by administration to serve the society as a decentralized mechanism for strengthening grassroots democracy. It can be regarded bottom level organization through which marginalized section of people of society specifically women finds the way by themselves to represent and fulfill their grievances. In grassroots level SHG as it basically community based organization can lead to benefit not only to the individuals and groups but also for the families and community as a whole through collective action for development which helps to provide better facilities for utilizing, promoting and protecting their rights. It gives them sufficient scope to the public to develop capabilities, to take part in decision making, planning, political participation and various development activities.

Helps in Ensuring Good Governance:

Good Governance has become a cross cutting issue for most developing countries. It assumes the necessity of government's ability to guarantee law and order and to create or promote conditions necessary for economic growth and freedom of choices of the citizens particularly the poorer and weaker section of population. It embraces the concepts that authority is based on the rule of law, management of country's resources and affairs that its policies are transparent, equitable and responsive to peoples' need and accountable to the society. SHGs may helps to ensure good governance through Gram Sabha. The main aim of Panchayati Raj Institutions is to provide good governances and to achieve Gram Swaraj to people by bringing government at their doorsteps through the establishment of participatory democracy in the form of gram sabha. The SHG movement may help to among the poor women about the PRI activities. SHGs can also help implement development projects

at the grass roots. As SHG helps to improve the self-reliance and self-confidence to obtained leadership capacity to take decision individually which helps them active participation in the activities of PRIs. The impact of Self-help groups played a vital role in strengthening grassroots democracy by holding of gram sabha meeting, increasing attendance specifically women and ensuring presence of the members of marginalized and disadvantageous section of peoples of society (Manju Panwar-2010).

Reducing Gender Disparities and achieving Human Development:

Gender equity is one of the important challenges in the global development debate. The empowerment of women becomes a powerful agency to improve welfare and human development. It is argued that empowering women improves the well-being of the household and leads to better outcomes for children (Kabeer, 2003). In other words, the inter-generational transmission of poverty can be arrested, if women are empowered. In addition to this, women's empowerment also results in reduction in gender disparities in human development (Rustagi, 2004). Therefore empowerment of women stands as a crucial pathway for reducing gender disparities and achieving human development.

SHG helps to achieve Self-sufficiency:

Millions of poor discriminated and marginalized women, throughout the world, live in highly unfavorable socio-economic and cultural conditions. The self-help group through micro-credit is to, improve the socio and economic development of women and improve the status of women in households and communities. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among women and poor. It also helps in strengthening the women empowerment and removes the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities.

Resolving the Socio-economic problems and protecting Human Rights:

SHG system is very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. From human rights perspectives poverty is not merely a state of low income but a human condition caused by deprivation of the capabilities, choice and power and these are necessary for the enjoyment of fundamental rights. It is considered to be having great potential in building social capital and promoting collective action and achieving equitable, effective and sustainable delivery of financial and other development services to the

poor people which will facilitate to protect and promote their rights. It has also the ability to keep learning and developing self-help, mutual help, mutual trust, strength and builds confidence among members to fight the socio-economic problems.

Helps in awaken the consciousness and to strengthen the backbone of poor women:

Poor women alone are too vulnerable and too weak for struggling. Poor women need self-esteem, identity, consciousness for their own situation. They need visibility in society, which demands solidarity for gaining a voice. They need education and resources and they need economic self-reliance that means employment. It is only because women are generally the poorest among all poor people in the people's sector for which reason SHG is emerged as a women's movement in developing countries in awaken the consciousness and to strengthen the backbone of poor women.

SHG is a path way for better protecting and promoting Gandhian tradition:

Gandhi was a strong advocate of self-government, a real democracy based on the principles of decentralization, full local autonomy, active citizenship, self-sufficient well-functioning village communities, nonviolence, self-regulation, economic decentralization and equality. Gandhi's dreams to established society as a federation of self-contained and self-regulated village communities and works on the basis of peoples voluntary and peaceful cooperation which is best possible to acquire through self-help groups. Gandhi also tries to establish such a society which is highly civilized where every individual should aware of his needs and necessity of working with others on the basis of equal labour. He supported the power of state should transfer to different voluntary organization for strengthening democracy.

CONCLUSION:

No doubt, SHG would pave way for sustainable development among women as evident from various research studies. SHGs are playing a crucial role of harmonizing the society and strengthening the rural economy. SHGs are recognized as one of the major programmes of poverty alleviation in India with full participation from the formal banking system. However, women by nature had to confront several constraints from domestic as well as society due to cultural and political factors associated with it. There are some other factors which also contributed in constraining of women empowerment like heavy work load of women; isolation of women from each other; illiteracy; traditional views that limit women's participation; lack of funds; internal strife; disagreements/conflicts among women's groups; unstructured adjustment policies and discriminatory policy environment etc. Therefore, there is need for creating massive awareness to motivate women in

developing their confidence. The facilitating factors like existence of women's organizations, availability of support systems for women, availability of women-specific data and other relevant information, availability of funds, feminist leadership, networking; favorable media coverage, favorable policy climate for women are important, as empowerment does not take place in a vacuum and SHGs has the much potentiality to achieve all these factors. The government Welfare Departments, NGOs, Banks, Financial Institutions and center for Entrepreneurial Development Programmes may help the members of SHGs, as it has the potentiality at the grass root level by educating women in all ways and providing them more opportunities to come out of the shackles of oppression and exploitation effectively and efficiently.

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