
Impact of self-help group on the empowerment of women-A theoretical perspective

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Introduction:

Mahatma Gandhi states that the position of women in the society is an index of its civilization. “Train a man and you train an individual, Train a woman and you build a nation”. The SHGs (Self Help Groups) are the major resource of inspiration for women’s welfare. In an attempt to uplift the women, the government has initiated Woman Welfare Programs through development centers, rural agencies, banks, NABARD etc. In India, most of the SHGs are lead by women with benefits of socio-economic, homogeneity smaller size, functionality, participation, voluntary operating mode and non-political women. The socio-economic profile of the Self Help Group women entrepreneurs does exert significant influence on the women entrepreneurs’ abilities. Therefore, it assumes relevance in enquiring into the socio-economic profile of the SHG women entrepreneurs.

The issue of the status of women in society has been a matter of intense scrutiny and debate all over the world. This is equally true of India, an essentially patriarchal society, where the goal of equality between men and women is actually guaranteed by the Country’s Constitution. Despite this, there remains a great deal to be done to secure women’s equal status in Indian society, especially when it comes to deprived or neglected groups. The concept that “women is as much as man and thus entitled to the same freedoms, rights and responsibilities” is yet to find universal acceptance in spite of the unequivocal assertion that women have complete and equal rights with men in every respect by the International Bill of Human Rights. The Constitution of India has guaranteed equality, liberty and dignity to the women of India. The preamble promises to secure to all its citizens justice- social, economic and political; liberty of thought, expression, belief, faith and worship; equality of status and opportunity; and to promote among them all, fraternity assuring the dignity of the individual and the unity of the integrity of the nation. But the real condition is that the majority of women are still not enjoying the rights and opportunities guaranteed to them by the Constitution.

The Indian Government has passed various Legislations to Safeguard Constitutional Rights of Women:

In order to bring women on the same platform where men stand, the Government of India has taken several measures and formulated a number of plans and programmes. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided reservation of seats (at least one-third) in the local bodies of Panchayats and Municipalities for women. These legislative measures include the Hindu Marriage Act (1955), The Hindu Succession Act (1956), Dowry Publication Act (1961), Pre-natal Diagnostic Technique (Regulation and Prevention of Measures) Act (1994), etc. Programmes and policies like the Swa -Shakti Project, Women’s Economic Programme (1982), Support to Training and Employment Programme to Women (1987), Hostel for Working Women, Rehabilitation of Marginalized Women, Non-formal Education (1978), National Literacy Mission (1988), Total Literacy Campaign (1991), Sarva Shiksha Abhiyan (2000) and organization of Self Help Groups, formation of cooperatives of women, etc. have also been in vogue to benefit women.

Despite all these measures, however, the fact is that, poverty, hunger and disease remains widespread among the Indian women. Their position and status have remained inferior to male members of the society. Women continue to be a target of social, political and economic exploitation. Invisible hand’, ‘Should women count?, ‘Second Sex’ etc. are some of the peculiar phrases that are often applied on them even after almost seven decades of India’s independence. In the background, the emergence of Self Help Groups (SHG’s) as a new social movement akin to third sector, next only to government and market, for the economic empowerment of women is a significant development in India. The present study aims at establishing a standpoint of empowering women through SHG.

Women empowerment is one of the top priorities of all development policies across all countries,

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irrespective of their level of economic development. In fact, there has been a growing awareness among the nation states to take into account the gender perspective while implementing and appraising the performance of developmental programs as for instance ‘gender budgeting’. Furthermore, many conventions and agreements catering exclusively to the needs of women have been organized and implemented. They all aim at ending all forms of discrimination against the fairer sex. It also occupies a prominent place in the Millennium Development Goals set for the government to achieve.

This is not surprising for women continue to constitute the largest segment of socially and economically vulnerable population in all countries. Women are the worst sufferer of any socio, economic, political and natural disaster. The present economic crisis has hit them severely. The reason being that most of the women in developing nations find their employment in the informal sector and this sector has not remain decoupled from the upheavals in the organized sector. Similarly, environmental degradation makes the life tougher than before because it has resulted in acute fuel, fodder and water shortages managements of which lies traditionally with the women. Likewise, communal violence degrades their well-being in various respects.

Evolution of the Empowerment Concept:

The concept of women empowerment has evolved over time from a narrow focus on ameliorating the economic status of women to provide them at par status with their male counterparts in all walks of life personal as well as public. The empirical results are spatially as well as sectorally differentiated for the various countries as well as for the same country.

In this context, the works of Nobel Laureate economist Prof. Amartya Sen needs special mention. He has researched extensively on the factors and processes influencing and determining the well-being of an individual and they apply to individuals and genders. He has given holistic view to the concept of women empowerment. This is the reason why there has been a transition from the welfare approach to women empowerment to put it in terms of Sen’s word the “agency approach”.

In the former framework women empowerment is conceptualized as the process which aims at increasing and enlarging the availability of the commodity basket over time. This approach rest upon the utilitarian approach to development which enunciates that utility derived from the commodity bundle and the welfare are strongly positively correlated. So any measure which increased women’s command over resources, was ought to increase their welfare. Since women in the poor countries are devoid of even basic needs such as, a balanced diet, the expansion of the resources (for the time being, consider it in terms of money for, it is supposed to give its possessor command over other goods and services) was thought to greatly increase their welfare and in this framework, empower them. So we find that earlier measures ranging from direct transfer of money incomes to the women to creating employment opportunities for them were designed in commensurate with this approach.

Prof. Sen’s work has led to a marked departure from the traditional conceptualization of development. His approach does recognize the importance of material resources in augmenting the welfare of an individual but is neither restricted to it nor is decisively titled towards it. Instead, it takes under its ambit all those phenomenon by which an individual feels better, happier and content. Thus, in this approach development is a ongoing phenomenon and involves an expansion of the opportunity set of the individual which he/she values.

None will deny the fact that this illuminating analysis by Prof. Sen has provided a deep insight to look at the problem of disadvantaged women. It aids and abets us to gain a better understanding of the various institutions prevalent in the society that tend to limit the choice available to the neglected half and thus disempower them. It also has significant policy prescriptions for the concerned authorities to design and implement measures which bring a sea change in the status of a women, particularly in developing countries. It envisages a holistic look at the concept of women empowerment. Nevertheless, it offers an advice for the governments and societies in the western and richer world that women in their society may be economically better as compared to their society may be economically better as compared to their counterparts in developing countries but this is just one angle of looking at the photograph not the panoramic view. In the western countries, the problem faced by the women are covert rather than overt and also is no less damaging. Some examples include glass ceiling, sexual harassment at work place, Inequalities in pay for the same job, less access to higher education, constrained choice regarding career and so on.

The current approach is that women are no longer viewed as a passive receiver of the welfare measures but are increasingly viewed as active agent of their development process and of the mankind in general. Improvement in the conditions of women has positive outcomes for the well-being of children and men as well. There are ample empirical evidences from various sectors viz. entrepreneurship, business, politics and academics that women are no less than males in performance and generating output, though both may differ in their approach and way of performing the task.

Foundation of SHGs:

An SHG is a small economically homogenous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs enhance the equality of status of women as participants, decision – makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Self Help Groups approach to women empowerment is an amalgamation of the concept of ‘group approach’ of accomplishing a task and ‘agency approach’ to development. We have discussed the gist of the latter approach in the previous section, let us summaries the same for the former one. Most of the great works accomplished in the human civilization can be attributed to the groups rather than a single individual. Group approaches to decision making and program implementation has long been employed in various areas including politics – almost all the difficult matters are referred to committees. Most of the successful functioning organizations be it at micro level (a single firm) or a macro level (parliament, as for instance) reinforce the significance of group approach to problem solving.

The most vibrant argument for the group approach is in the form of ‘synergy effect’. Simply stated, it refers to the phenomenon in which the whole is greater than the sum of individual parts. Mathematically it is represented as $2+2 = 5$. Thus, the output always exceeds the input. It has one important implication- indicating thereby, a great leverage of the team effort. The performance of the SHGs in any arena as for example, income generation, environmental protection, community participation is better as compared to the combined individual performances only due to this leveraging effect. It is this leveraging effect which can be further strengthened and employed as for instance, social commitment to produce an apparent change in the status of women in the society.

This synergy effect is of utmost importance and lies at the heart of SHGs theory. This is the reason why, it has the capability to alter the lives of women and it has greatly altered the lives of millions of women in various countries of the world and even in our country. The tool of SHGs is not only instrumental in improving the economic status of the women, for if it would have been the fact then its role in bringing women empowerment would have been severely limited, instead it bestows other benefits which in no sense are less significant than its direct benefits. This is the leverage effect of SHGs as explained earlier

Implications for Political Empowerment:

We can define empowerment as the process of multiplying power, or creating autonomy in a social system to help an individual, take charge of their efforts, promoting the ability to act collectively to solve problems, influence important issues and contribute to the achievement of main objectives. The fundamentals of empowerment have been defined as agency, awareness of gendered power structures, self-esteem and self-confidence. Empowerment never implies transfer of power for power can never be given. Power has to be wrested, and is not given. Empowerment helps people to realize and recognize their internal power and exercise it for the benefit of themselves and others. Two points are worth noting in this regard. First, the core of the empowerment process is the individual. Therefore, each and every individual should take greater charge of empowering himself/herself. Second, empowerment is both a process and an outcome and hence, must be visualized in this perspective only.

All the tools of empowerment can be categorized into two groups – structural and process interventions. In the former we mainly include, political and policy commitments while latter involves social commitment and an action on the part of the disempowerment itself. The SHGs approach falls into the second category.

Prof. Sen extends his concept of agency approach to the political empowerment of women as well. He admits that most of the women who are actively engaged in politics and have occupied high offices in the countries of South Asia are result of their unique familial circumstances. However, this has an implication for the women in general.

Some of the benefits which SHGs offer to their member i.e. women which in turn, tends to empower them politically can be discussed under following needs:

- Self recognition: development of power within. The self-confidence achieved appears circular permitting women to step out. The sense of liberty is no less profound.
- Community participation.
- Awareness about local problems.
- Independent Voting – Voting according to one's choice.

Conclusion:

Empowerment is not essential economic one alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. Women's participation in SHGs has altered the lives of many of them, and these women can be prospective leaders in the local political field. The basics of this change are empowerment, self-assurance, political consciousness and assertion of identity. With respect to the control of resources, changes in behavior and the decision making reveals that many strides have been made in the right direction and women are in the process of empowering themselves.

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