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**EMPOWERMENT OF WOMEN THROUGH SELF HELP
GROUPS: INTRODUCING 'GENDER SECOND'
IN A 'NEW AVATAR'**

This research paper is an attempt to analyse the ways, in which the Self Help Groups (SHGs) have been used as a platform to create an holistic environment to empower women, to bring out positive changes in the status of women, creates her personal identity, self worth, increase her mobility and participation in decision making inside the family and the society at large. The paper will also analyse how the membership in SHG make women economically viable unit of the society. The paper will also highlight the use of SHGs as communicative spaces to unite with other women to fight together with poverty, inequality of status and gender bias. The study will also explore how SHGs help women in capacity development and imbibing leadership qualities.

Emergence of SHG movement in India

Self-Help Groups (SHGs), the practice of small groups of people binding together to form savings, and credit organization is well established in India. SHGs emerged as a result of the failure of mainstream institutions to reach out the poor and women, who form a significant percentage of the population. In the early stages, NGOs played a pivotal role in innovating the SHG model and in implementing the model to develop the process fully. In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of SHGs helped to spread the movement across the country. State governments established revolving loan funds, that were used to fund SHGs. In India, women's SHGs are now seen as mainstream institutions (Reddy 2007).

By the 1990s, SHGs were viewed by state governments and NGOs to be more than just a financial intermediation but as a common interest groups, working on other concerns as well. The agenda of SHGs now included social and political issues also.

In India, women's SHGs play a major role in poverty reduction and women's empowerment through financial inclusion. Although, In a SHG members pool their resources to become financially stable, taking loans from the money collected by that group and making everybody in that group self-employed. The group members use collective wisdom and "peer pressure" to ensure proper end use of credit and timely repayment. This process create an ethic that focuses on savings first. The setting of terms and conditions and accounting of the loan are done in the group by designated members.

The spread of SHGs led also to the formation of SHG Federations which are a more sophisticated form of organization that involve several SHGs forming into Village Organizations (VO) and then higher-level federations (called as Mandal Samakhya (MS) in Andhra Pradesh or Block Level Associations (BLA/BO). SHG Federations are formal institutions while the SHGs are informal. Many of these SHG federations are registered as societies, mutual benefit trusts and mutually aided cooperative societies. SHG Federations resulted in several key benefits including: (a) Stronger political and advocacy capabilities (b) Sharing of knowledge and experiences (c) Economies of scale (d) Access to greater capital (Reddy and Manak 2005)

Universe of Study: Rajiv Gandhi Mahila Vikas Pariyojana

The Present study is based on the SHG networks of Rajeev Gandhi Mahila Vikas Pariyojana (RGMVP), a rights-based organization, based in Rae Bareli that works for poverty reduction, women's empowerment and rural development in Uttar Pradesh. With the belief that the poor have a strong desire and innate ability to overcome poverty, RGMVP organizes poor rural women into community institutions in the form of Self-Help Groups, to address issues of financial inclusion, health-care, livelihoods, education and the environment.

RGMVP has been consciously organizing the poor and building their own institutions. These institutions, imbued with the values of collective ownership, efficiency, equality, transparency and a strong sense of voluntary spirit, they act as a systemic interface between poor people and development initiatives. They are organized in the following three tiers: (I) Self-Help Groups (SHGs), (II) Village Organizations (VOs), (III) Block Organizations (BOs).

Concept of Women's Empowerment

The first systematic interpretation of the concept of empowerment is found in the technical literature of the Human Development Report (HDR) where it is referred to as the Gender Empowerment Measure (GEM). The GEM uses parameters constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of society (Reddy and Manak 2005).

Nobel laureate Amartya Sen (1993) explains empowerment as the freedom to lead different types of life which is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements.

Mayoux (1998) suggests empowerment is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over (Changing the underlying inequalities in power and resources which constrain women's aspirations and their ability to achieve them). Thus this kind of empowerment would correspond to the right to make one's own choices, to increased autonomy and to control over economic resources. But self-confidence and self-esteem also play an essential role in change (Mayoux 1997). Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and have the right to do so (Kabeer, 2001). Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment the personal empowerment and choices are limited, as Sen explains.

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets".

Thus, as the World Bank (2001) report confirms societies that discriminate on the basis of gender pays the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people. The World Bank also identifies four key elements of empowerment to draft institutional reforms: (a) access to information, (b) inclusion and participation (c) accountability (d) local organisational capacity.

However, for the present study, empowerment has been seen in a limited context of a woman's membership in the SHG.

Objectives and Methods

The overall objective of the study is to understand the practices and processes of the SHGs that promotes the empowerment of poor rural women through their membership of a three tier social platform of RGMVP.

Parameters of Empowerment process

1. Influence on self-development after joining the SHG;
2. change in the confidence level;

3. change in the knowledge on health and hygiene issues;
4. influence over economic resources;
5. woman's mobility,
6. participation in the community development activities
7. participation in elections

The instruments used

An approach in line with what Michael Cernea (1991) has called “putting people first” has been used. In-depth interviewing communicates respect to respondents by making their ideas and opinions (stated in their own terms) the important data source for the qualitative research. 27 Focus Group Discussions were conducted in which 259 women have participated and 27 Open ended in-depth Interviews of the SHG leaders were conducted in which 15 VO leaders, four BO leaders were also interviewed.

Sample Size

Table 1 showcase a complete picture of the sample size of the study. The villages and the SHGs were selected through purposive sampling method based on the age of SHG, maturity, and the number of SHGs present in a village including *Purva* (Hamlet).

Profile of the respondents

1. **Age:** Table 2 presents a detailed division of age of the SHG members. Around 50.66 per cent of members are below the age of 35 years and 49.44 Per cent are between the age group of 35 to 55 years. This suggests that most of the SHG members were in the productive age group.
2. **Education:** Education is an effective instrument for bringing about change in the attitudes and aspirations of people. Out of 259 women interviewed, 52 per cent were illiterate and 48 per cent literate. The level of education of SHG members is an important characteristic for the functioning of the group. Education will impact maintenance of records, linkages with banks, and so on (Table 3).
3. **Marital Status:** Table 4 bring forward the marital status of the SHG members. It shows that 91 per cent of women were married and nine per cent were widows. An important finding is that most women in the age group of 26–35 years said that they were married before 18 years of age.
4. **Reasons for joining the SHG:** Figure 2 presents the various reasons for joining SHG by women .The study found that the context within

which the SHGs emerge is the interrelated factors of poverty, gender inequality and social and economic deprivation. Around 81.09 per cent of women joined SHG to take part in internal lending, savings and to generate income. Prior to the SHG, most of the families were taking loan from moneylenders at very high rates of interest (about 10 per cent per month) and they used to mortgage ornaments, household items, and land. To end this cycle of exploitation, the women thought of joining SHG.

Analysis of the findings

Different components of empowerment are explored in the present study. John Snow International researchers identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programs. They are as follows: a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. Thus, their concept of empowerment can be looked at in a behavioural sense as the ability to take effective action (Snow, 1990).

According to a study conducted by MYRADA on Impact of Self-Help Groups (Group Processes) on the Social Empowerment status of women members in Southern India, empowerment, in the context of an SHG member, can be seen as having the following six components. Out of these, components 1, 2 and 3 deals with various aspects of decision-making while components 1 and 4 are related to the woman's role in the decisions about the issues and activities arising within the household; component 3 is related to her role in the socio-political environment (Myrada 2002).

- 1. Influence over economic resources of the family and participation in economic decision-making:** In the rural households of India, the economic resources and the discretion to utilize them are usually concentrated in the hands of male members. This concentration of economic power is one of the key reasons for the low prestige and weak bargaining position of women in the family.

A woman SHG member's influence over the household's economic resources has been defined here as:

Ability to influence the decisions to access loan in SHGs: Most of the women confessed that before their membership in the SHG they were never asked about their opinion in any important affair of the family, but after their membership into the SHG they also sit in important economic decision making with other family members. However they are still not the main decision maker in terms of purpose of loan. A few women said that they cannot decide to take

loan without husband's consent; if they did, they would be beaten by their husbands. This reflects the existence of unequal power relations and gender discrimination within the family.

In their own words:

"A cycle has two wheels; it would run only if wheels work together. If both wheels go in different directions, the cycle would not run. In the same way, if husband and wife do not walk together then there would be problems in the house."

2. **Influence on her own development as an individual:** Self-development relates to the growth of the personality of the member through getting involved in better-paying professions or getting educated further. The latter is especially important since rural women, right from the time when they are young girls, are denied the opportunities to go to school.

A woman member's influence over her own growth as an individual has been defined here as her ability to alleviate:

Her professional status: Whether she has the freedom to decide to start her own micro-enterprise. RGMVP gives training to women on latest technologies in agriculture, animal husbandry; and tailoring, etc, which make them empowered enough to choose their own income generating activity keeping in mind the available resources and credit.

The most important findings of the study are the emergence of women's identity and women's assertion through growing contribution to their household's livelihood. As a result, most of the respondents said that their control over their own lives has improved and they have a greater role in making decisions about themselves than before. They feel more confident in dealing with people and strangers; and their mobility has increased. Their knowledge and understanding of various issues also increased many fold.

Decision-making within the household: Data reflects that women in SHGs have a greater say in the household decision-making in terms of house repair and asset building, expenditure on household budget, children's education, when sons and daughters will marry, to purchase and sale of major assets. Membership in the SHG make them self reliant and subsequently raise their status inside the family as an important contributor to the family finances and hence, they have sound power over the economic resources. By having interactions on a regular basis within the group and with the RGMVP resource person, they have accumulated sufficient knowledge, about health, sanitation, education, food consumption, etc, due to which their preferences carry greater weight in determining decision-making

outcomes including fertility levels, the education of children as well as total consumption expenditure.

During informal discussions, though women admitted that men should be consulted on all issues, they took decisions themselves. It was a common practice to avoid open confrontation while still taking decision and sometimes even manipulating the men-folk and taking independent decisions. The re-negotiation of the power relations within the family are about changes in the informal decision-making, with the women opting for private forms of empowerment, which retain the public image of the man intact within the current norms of the society.

Her educational attainment: Whether she has the freedom to join an adult learning program (if illiterate) or add to her existing educational status (if literate). It appears that a very large number of respondents are not able to read newspaper, which is understandable as most of them cannot read or write. But, many women realized the importance of education and are aspiring to study further.

Figure 3 shows the number of women who can read newspaper, listen to radio, and watch TV. It is evident from the analysis that only three percent read newspaper regularly and only 16 percent regularly listen to radio. The analysis also shows that only 17 percent women watch TV regularly.

3. **Participation in local polity and in socio-political decision-making:** Here, the study is concentrated only on the member's participation in the local polity and in the community-level decision-making.

Involvement or participation in the formation of SHG or in the expansion of its membership base: One of the important components of the SHG formation is that the members of established groups should actively engage in motivating the left-over poor and to join them in SHG. To do so, they travel to far off places. Usually, these women share their personal experiences of the multiple benefits gained through SHG and the change it has brought within them. This travel on the one hand widens the SHG network on the other hand it further adds to the empowerment process of the current members. Figure 1 represents the process of SHG formation in detail leading to the empowerment of women

The SHG meetings and its commercial activities (such as interaction with the banks, RGMVP, other SHGs): As far as the internal meetings of the SHGs are concerned (village level and block level) all of them said that they had an opportunity to attend these meetings. However, when it comes to interacting with other

important local bodies such as banks, mostly the leaders of SHGs participate in them.

Each SHG consist of a Leader and deputy leaders while other member can be illiterate but the leaders are to be necessarily literate enough to understand the banking transactions and to interact with bank employees. However, RGMVP resource persons accompany them to bank at initial stages and help them to open their SHG account and make them empower enough to understand the entire process. But, ultimately the responsibility to go to the bank, to submit the weekly savings of the SHG members, etc, falls on the leaders of the SHG.

Figure 1: Process of SHG Formation

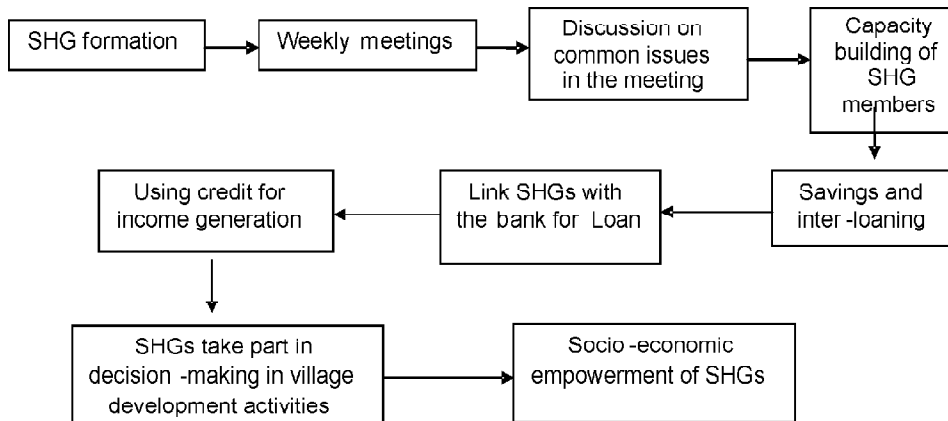


Figure 2: Reasons for joining the SHG

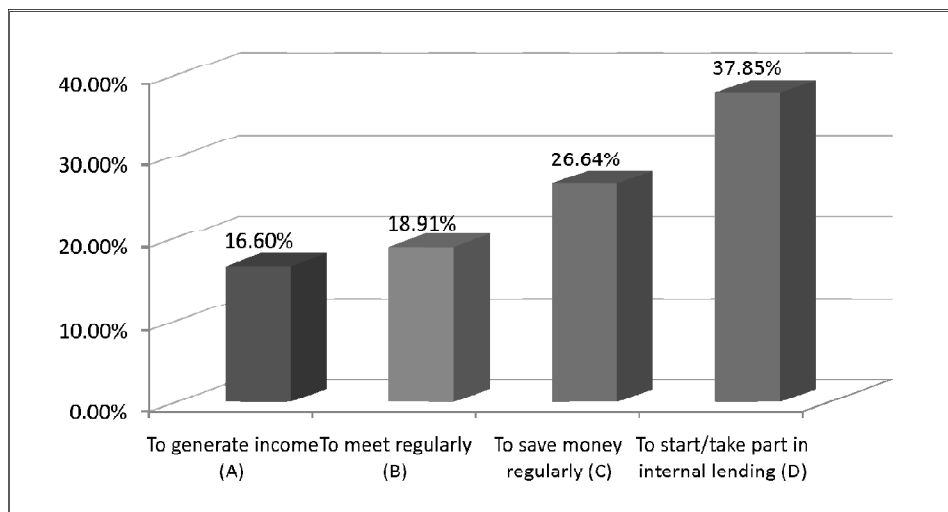


Figure 3: Read Newspaper, Listen Radio, Watch TV

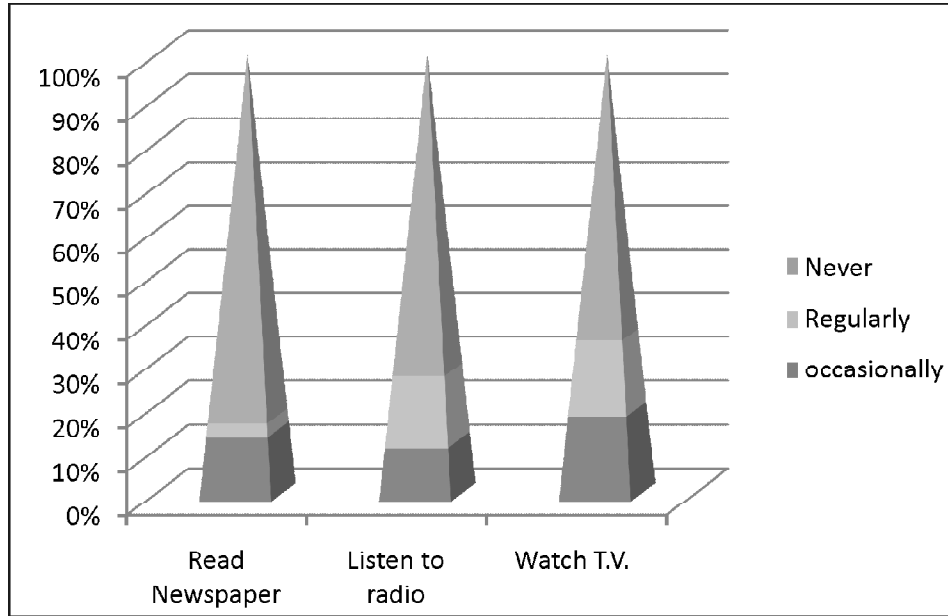
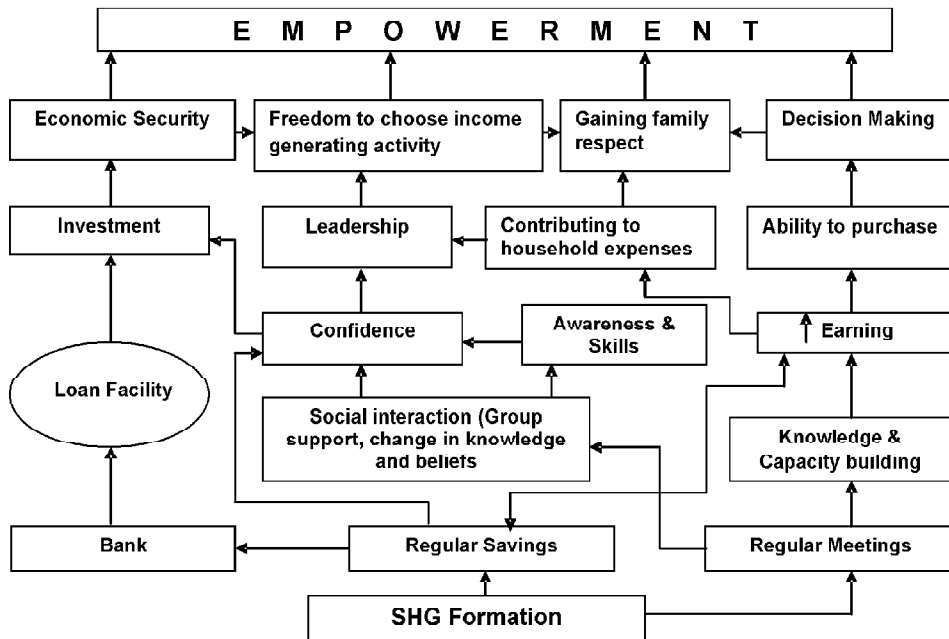


Figure 4: Conceptual diagram showing the process of empowerment



The meetings with village panchayat or *grama sabha* and with other government institutions in the village etc. to present an issue concerning the village community: VOs and BLA provide SHG members an opportunity to operate within a wider network. They are taking social mobilization to a new level and strengthening the community's capacity for lobbying. Communities generally respect the opinion of SHG members because they are united and serious in their efforts. The issues of lobbying involves, benefits of various government schemes for the villagers, better functioning of schools, Primary Health Centres, Anganwadi centres, etc. The BLA also do advocacy activities against child marriage, domestic violence, purdah system, dowry, drug addiction and Untouchability (especially in Jhansi).

The participation in Parliamentary or State elections and panchayat elections as a voter or candidate: Because of SHG, women know better about their local political institutions such as the *gram panchayats* and have knowledge of where to report certain types of grievances. In most cases, the women perceived themselves as having significant influence over decisions in the political life of village especially the Village Organizations. However, in general, opportunities available to the women to participate in village life were limited as most of the village processes are still male-dominated.

All the women are active voters and participate in elections. Some SHG women contested in the panchayat elections as *pradhan* and ward members and won.

4. **Influence over other decisions pertaining to general welfare of the family:** A woman member's influence over other decisions pertaining to general welfare of the family has been defined here as her participation in or influence on the following decisions:

With respect to birth spacing method: Whether or not to use birth spacing methods. Most of women said that both husband and wife decide, while a few women said that only the husbands decide. Very few women said that their mothers-in-law also influence the decision.

The analysis indicates that SHG women play important role in deciding to use birth spacing methods. When probed about which method they prefer to use, most of them said they prefer 'sterilization' instead of using other birth spacing methods, whereas others said that they prefer 'oral contraceptive pills,' 'IUD' and 'injections' as a birth spacing method. Very few women said they prefer that their husbands use 'condoms.'

It is interesting to know that all of them were aware of the importance of 'small family', and most of them had two children. But, male child preference led to vary the number of children. As they said: "Two children are enough. Everything is very expensive these days, and if we have more than two children, it is difficult to raise them and we cannot even send them to school. So, most of us had undergone operation after having two children."

Awareness and preference to access health services for pregnant women and new born child: The analysis showed that all the pregnant women generally prefer to access the public health services at the local PHC because they are free of cost and they can also avail benefits of the government health schemes such as free birth registration which are beneficial to their children, especially girls. However, women expressed dissatisfaction about the quality of care at PHC.

SHG women were given inputs on newborn health. Such as importance of first milk of mother, harmful effects of giving bath to baby immediately after delivery, etc.

With respect to children only: Whether the children, especially the girl child, should be sent to school. Almost all the SHG women send their children, including girls, to school. They felt that sending girls to higher education was risky as the educational institutions are located far from the villages and there is no transportation facility. So, many girls end up studying until 8th standard and get into household work and get married. In most cases, sending the girl children to school is decided by both husband and wife.

- 5. Increased interactions with other members of her group and community:** In the rural society, the traditional sources of one's social influence and respect have been caste, age, economic and social status. In an environment where the SHGs have been active for some time, some more parameters likely to contribute to a woman's social prestige and her influence. For instance, by virtue of her being the leader of a successful SHG, which has substantially changed the living standards of its members, other women in the community may view the SHG leader as someone who is important and instrumental in affecting greater changes in the community.

Influential power is the ability to affect or change a given situation through one's actions and influence. This includes the ability to influence the behaviour of others. The SHG member's influential power can be defined as her ability to influence the behaviour of others by being a guide or counsellor to those who may seek her

advice and guidance on matters of personal or group interest. This power determines whether she can be seen as or can grow to be an opinion leader within her community.

Participation in the group allowed women to share common experiences and support each other as a group. They understand each other's view point and problems. Interaction with other women resulted in building congenial relationships which in turn helped them to articulate their problems, improve their self-confidence, and has ensured fewer conflicts. It has also had the multiplier effect of spreading the SHG movement. Women who had so far been hesitant and inhibited have slowly shed their reserve and stepped out of the four walls of their homes to acquire an individuality of their own.

The interactions of the SHG women are not limited to the members alone. A majority of the women said that their advice and views are respected more now than before and now their advice is respected by villagers also. They feel that SHG made them important for others in the community. People of the village now invite them for social and community functions. As one of the SHG women summed up: "Now our family members seek and value our opinion whereas earlier they had no use for it. They support us in our activities and encourage us in our work. Now we are respected in the society and have a definite identity in society."

6. **Improvement in the technical and managerial skills of the member:** A skill is a specific ability to do something well. These abilities may be practical, technical or managerial. In the context of this study, a woman member's technical and managerial skills were taken to consist of skills learnt:

To take up certain on-farm or non-farm income generating activities under the auspices of the SHG: The women in SHG from older blocks are trained by RGMVP on latest agricultural technologies, animal husbandry, and managing the livestock. Few women even took loans from the group and bought the land to grow crops, and there also instances of women taking land for lease for farming purpose. The women also sell milk to a dairy farm and generate good amount of income. Some are managing poultry farms as well.

To moderate an SHG meeting successfully: The leadership trainings and continuous inputs provided by RGMVP helped the leaders to moderate the meetings successfully, to maintain register marking presence of members, purpose of loan taken, savings and agenda of the meeting.

To resolve conflicts among the SHG members: Being institution of people, conflicts are bound to be there in the management of

their day-to-day activities. Conflicts occur mostly with the repayment of loan. Since the groups function on the principles of collaboration and mutual help, they follow the same principles to resolve the conflicts. If the SHGs are not able to resolve the conflicts by themselves, they seek help from the Village Organizations and Block Organization.

Conclusion

The study reflects that SHGs provided women “power within” to challenge, poverty and other social evils and guide them to improve their conditions and conditions of their surroundings. It has given them the command of their own life and changed them from a mere spectator, to an actor.

SHGs empowered women by strengthening their earning ability, boosting their self-confidence, promoting regular savings and improving their status in the household. Thus the participants had economic security, access to credit, better decision-making in the family, improved family environment and improved health knowledge. SHG gave members a new identity by increasing their mobility and providing them new avenues to interact with the society at large. It realised not only the economic empowerment of women but also, provided them socio-economic opportunities, political participation, social equity, family development, and community development.

SHGs had provided women a common platform to discuss and solve their individual and community problems. They have also provided an opportunity to the women in their ability to express their feelings and have made them more confident to express themselves.

The program in various old blocks seems to be successful in reaching the poor. Importantly, there is evidence of increased household income, better standard of living and increased food security. Figure 4 summarizes the process of empowerment.

Suggestions to Strengthen the Social Platforms

1. Organize the training programmes more often in order to build new skills and to refresh and update the skills learnt earlier.
2. Strengthen monitoring mechanisms at all levels, that is, SHG, VO, and BO, in order to improve the performance, and to ensure all members participation in the group activities.

Table 1
Details of the sample

District	Block	Gram Panchayat	Village	SHG Name	SHG Age (Yrs)	Name of VO	Name of BO
Hardoi	Ahirori	Jamuniya	Lodhan Ka Purva	Pooja	1.9	Swatantra Mahila	
		Atuwa	Parneu	Nayajeevan	1.3		
		Vajidpur	Semra	Vishwas Mahila	1.6		
Jhansi	Babina	Chamrauwa Lahar	Chamrauwa Lahar	Santoshimata Arti	2.6 2.3		Rani Laksh-mibai
		Thakur Pura	Thakur Pura				
		Manpur	Manpur	Ramroop	4		
Sultanpur	Baldirai	Bhavani Shivpur	Uchawa	Jaishankar	5.6	Pooja	Ekta Mahila
		Nisasin	Mahmoodpur	Yasodhara	6.3	Mahatma Gandhi	
		Mahuli	Pure Man Pandey	Geetha	6.2	Vikas	
		Dubepur	Dhammour	Dhammour	Lakshmi	5.9	Vishwas
Jayatapur	Nigoliya	Mahalakshmi	5.2				
Rae Bareli	Rahi	Maniyarpur	Rajapur	Bajrang	5.7		
		Bhadokar	Bhadokar	Hans	4.5	Jyothi	Shakti
		Godwara	Godwara	Jai Maa	6	Ugta Suraj	
	Madhupuri	Madhupuri	Santoshi	3.2	Deep		
	Sareni	Dhanpalpur	Dhanpalpur	Bade Baba	4.11	Ujala	Shanti
		Hullapur	Shivpal Singh	Bhole Baba	5	Radhe Krishna	
		Lakhanapur	Ramaipur	Ambika	5.1	Jeevan Jyothi	

Table 2
Age of Respondents

Age	N=259	Percent
<18 years	1	0.38
18-25 years	40	15.44
26-35 years	90	34.74
36-45 years	75	28.95
46-55 years	36	13.89
>55 years	17	6.60
Total	259	100.00

Table 3
Educational Status of Respondents

Education	N=259	Percent
Illiterate	133	51.36
Literate but no formal education	53	20.46
Up to primary	56	21.62
Up to secondary(10th and 12th)	12	4.63
Up to higher education (U.G. and P.G.)	5	1.93
Total	259	100.00

Table 4
Marital Status of Respondents

Marital status	N=259	Percent
Currently married	236	91.13
Divorced/separated	1	0.38
Widows	22	8.49
Total	259	100.00

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