



## WOMAN EMPOWERMENT OF POOR WOMAN THROUGH SELF-HELP GROUPS

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### ABSTRACT

#### KEYWORDS:

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NABARD SIDBI,  
SEWA, DISHA,  
Feminism, gender, sex,  
Self-Help Group,  
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NGO, Networks, SWOT,  
USP.

*This paper provide with the necessary conceptual, and theoretical understanding that is necessary before undertaking any programme for women; Familiarizes the learner with the situation of women in the country and why they need empowerment; helps to understand the concept of empowerment; introduces us to the concepts of feminism, patriarchy, and gender. These concepts are being introduced through already an understanding of these concepts is essential for the analysis of the situation of women in society and the disadvantages they have to live with; This paper (i) Gain an overview of the status of women in society; (ii) Discuss the concept of 'feminism' which stands for awareness of discrimination and conscious action by men and women to transform the present situation; (iii) Discuss the concept of 'gender' as distinct from 'sex' and the responsibilities of the society in defining gender roles and the possibility of changing these roles by social action, as well as the linkage between gender and development; (iv) For the advancement of women in India, and the struggle for improving the status of women; (v) Make familiar with the National Machinery that has been established exclusively to promote the advancement and empowerment of women; (vi) Discuss prepare ourselves to understand and analyse the situation of the women that we will work with and organise into self-help groups in order to empower them financially and socially.*

### INTRODUCTION

**Status of Women in Society:** While nature has made men and women differently, society and culture determine the roles that they perform, and the value accorded to each. Their status therefore depends on the attitudes of the society towards men and women according to the various roles they play at home and in society. For Centuries, women have been relegated to a secondary status in the family and in society. This is true of all societies across the world and is not a modern phenomenon. It is as old as civilisation itself. Even in the very old times when communities were not so well demarcated and were considered primitive men would be hunters and women were responsible for looking after the children and family. The role of "hunting" performed by men was given higher value (status) than the role of 'looking after the children' performed by women. As civilisation advanced the women got identified with roles related to the home or the "private domain/sphere" and the men with those; roles related to productive work outside the home or the "public domain/sphere". The private domain consisted of all the household work including rearing of children, and the public domain consisted of earning for the family and any other work to be done outside the home. In the modern day, when women have

started performing multiple roles of working in and outside the home, and much greater equality is accorded to them, they are still not completely equal. The fundamental basis for this inequality is the unequal access to economic, social and political opportunities between men and women. This difference in roles was determined not by the biological differences between men and women, in other words, by the sex of the individual, but by the gender of the individual. Gender refers to the social and cultural definitions of man and woman; in the way that society defines and demarcates roles for them. These gender differences and inequalities can be traced to male preference and patriarchy. Patriarchy semantically means "rule of the father". However, today it means male dominated society/system. Patriarchy is an ideology or a belief system based on the superiority of the male and therefore gives more rights, resources and decision-making powers to men. Patriarchy differs in different societies, cultures and communities and is manifested in many forms. It changes with time and situation, but the underlying ideology remains. Even in matrilineal societies, where the lineage is traced through the mothers, the real control over decision making and resources rests with the males. However, over the years women have striven to create spaces for themselves.

More and more women in the contemporary world are seeking wage employment outside the domestic area. While entry into productive economic activity is now open to females in most societies, their actual access to such work is still obstructed by the physical separation of home and work place. Society tends to take for granted not only women's role as 'mother' but also their roles as 'wife' and as 'homemaker', as though these were the roles assigned by nature.

### WOMEN'S EMPOWERMENT

The term "empowerment" is frequently heard today, whether in the media or among development workers or in the classroom. It is clearly connected to the word 'power'. Simplistically speaking, empowerment is derived from the word 'empower' meaning to give or to acquire power or to increase power. Thus, the word empowerment also implies a change in the equation or level of power; it can therefore be viewed as both a process as well as a result of social change. The term "power" in turn connotes control. In the context of human society, it means control over resources. These resources could be material such as natural resources and financial resources, human resources such as skills, labour people etc. or intellectual resources including information, ideas and knowledge. Power is a relational dynamic between individuals or between groups of people and is often unequally distributed. This inequality results in control or domination, many a time the domination is accompanied by Exploitation. Srilata Batliwala, a well known woman activist, has defined women's empowerment as "the process by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and; the gender based discrimination against women in all institutions and structures of society."

### DIMENSIONS OF WOMEN'S EMPOWERMENT

At the overall level, women's empowerment aims at changing the balance of power between the sexes so as to create a more equitable distribution of power in society. However, when we examine this overall process of women's empowerment more closely, we become aware of the economic, social, political and legal dimensions of the process. Each of these dimensions is interlinked to the other, and have a bearing on each other. "Economic Empowerment" implies a better quality of material life through-sustainable livelihoods owned and managed by women. By "social; empowerment" we mean a more equitable social status for women in society. "Legal empowerment is the provision of an effective legal structure which is supportive of women's empowerment, and "political empowerment" means a political system favouring the participation in, and control by women-of the political decision making process.

Yet another concern among many is whether the empowerment of women is aimed against men. While it is true that there may be some confusion on this score, the apprehension that the empowerment of women will go against the interest of men or that it will dis-empower men is not true. Empowerment of women is against patriarchy and its control and not against men. The aim of greater empowerment of women is the fuller and wholesome development of both men and women. Freeing women from the fetters of the past and of stereotyped sex roles will also free men from the boundaries of their traditional roles and behavioural patterns.

The idea is to provide both men and women with opportunities for their equal development. The liberation of men may mean they have to let go of their traditional rights and power over women and they may want to have a relationship with women, which rests on mutual respect for each other's rights and responsibilities. Changes in law pertaining to marriage, property, sexual harassment, dowry, rape and other forms of violence, so as to bring in laws favouring or supporting women's empowerment are necessary, but not enough. Progressive laws do provide a good environment for women's empowerment, but the provision of law in itself is only the first step. Enabling women to actually access the benefits of appropriate laws is the key task of the empowerment process. The empowerment of women is thus an all-encompassing process that seeks to transform society. Change is needed in the economic, social and political dimensions of life for the success of the empowerment process.

### INDICATORS OF WOMEN'S EMPOWERMENT

Indicators of women's empowerment are the measurable changes that occur in the position and status of women. Identifying the indicators of the empowerment process is a complex task. Much depends on who is examining this subject, and at what point of time. It would however be fair to say that women who are engaged in the process of empowering themselves are in the best position to-decide such indicators. In such a case, the indicators would be based on the actual life experiences of the women. Some examples of the indicators of women's empowerment are: change in women's self perception from negative to positive, increase in self-esteem and self-confidence, clear increase in level of women's knowledge, education, skills and overall awareness of her rights, a positive change in her capacity to take decisions, independently, and the development of her ability to speak out and to defend herself against the violations of her human rights.

**Empowering Processes:** The process of empowerment which-seeks an equitable and active share of power for women, has to, deal with the burden of ideas, and values which are passed on to women as part of their socialisation process from: their very childhood. This social conditioning becomes part of her person and her mindset and influences her behaviour. Women live as part of a community or society, which in turn imposes its patriarchal values and expected behavioural norms on them. The empowerment process therefore must begin with women changing their own ways of thinking and behaving. Women have to change the way they look at themselves. There must be an increase in their self-esteem, in their self-confidence, and in their understanding of their own strength and potential. Their thinking and behaviour must evolve to become more independent. They must realise the importance of asserting their basic rights, which are their human rights as well. Women setting out to empower themselves must be aware and also prepared for the backlash they might have to face from the men who suddenly find themselves losing their traditional power and control. The road to empowerment is long, lonely and often frightening. The women may have to incur several psycho-social costs such as the loss of a protected existence, lack of help in carrying out her multiple roles, confusion about various issues etc. But the struggle begins at the individual level, and empowerment is a result of the struggle. In fact, the 'struggle'

is the "process of empowerment". It must be remembered that the empowerment process takes place in the larger-social and political environment in which women live. This larger context both supports and hinders the empowerment process. The influential leaders, institutions, policy and laws who are part of the larger environment, must provide continuing support. And the movement for empowerment must in turn advocate and lobby for the transformation of the key elements, which form the environment.

**Expression of Empowerment:** The first example is that of the women's organisation located in Ahmedabad called SEWA or self employed women's association. This is an organisation made up of poor self employed women. The organisation helps to protect, the women workers from the exploitation by middlemen or employers. It has helped them to organise their own trade union to fight for better wages and labour rights. SEWA is one of the oldest and best known organisations of its kind. The Annapurna Mahila Mandal, located in Mumbai is a large credit co-operative society of the poor women living in the low income slum areas. The entire membership of the co-operative is organised according to the areas that they live in and each area has its area leaders. The Mandal works for the defence of women's economic, legal and human rights. Another organisation working in the tribal belt of Eastern Gujarat is DISHA or Development Initiatives for Social and Human Action. DISHA has helped to organise thousands of tribal women to protect their rights. DISHA has helped the tribal women fight against the oppression of the forest guards, local moneylenders and landlords to get minimum wages revised each year.

### **THE ROLE OF SHGs IN WOMEN EMPOWERMENT AND DEVELOPMENT**

The roles and status of men and women are governed by traditions and cultural practices. Studies from all over the world show that women do not have equal status to men. This difference in roles is determined not by their biological differences, but by the gender of the individual, which determine the social and cultural roles accorded to men and women by society. Gender differences can be traced to male preference and patriarchy, which is an ideology or a belief system based on the superiority of the man. Therefore, men have more rights, resources & decision making powers. However, slowly this is changing as more and more women are becoming aware of their rights and subsequently becoming empowered. Several social reform movements have tried to address the inequalities faced by women in society. Women too have organised themselves to fight for their rights. The social reform movements in India led by Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, Mahatma Gandhi and other later social reformers like Swami Dayanand Saraswati, Sir Seyyed Ahmed Khan, to name a few, have led to significant changes in the lives of women in India. The freedom movement played a very significant role in creating spaces for women so as to bring the women to the forefront. Slowly, a very strong women's movement emerged in the country which has Sought for greater spaces for women in society. The social mindset, illiteracy, poverty, violence against women and girls and low health status continue to be persisting areas of concern for women. As a result women continue to have a lower status in society. To raise the status of women, the women must be socially, economically and politically empowered. Recognising this the government has introduced certain schemes, such as the Indira Manila Yojana to empower the

women economically and thus helping them to enhance their status in society.

The process of women's empowerment begins when women's awareness of their situation, social reality and rights is raised. Increased awareness must be accompanied by or followed by more education, greater knowledge and useful skills and action. When women organise for action they gain further knowledge and their awareness is raised to a new level. This increased awareness leads to new action, and the whole process is repeated. Such a continuous process can lead to higher levels of empowerment. The greater and greater change that may follow can change the very belief or assumption of what constitutes power. The above process describes the relationship between awareness or consciousness and action. Action brings about higher levels of consciousness and greater consciousness in turn leads to more effective action. Collective action though organising for women's empowerment such as through SHGs (Self-Help Groups) introduces an element of democratic decision making leads to the development of leadership, reduces risk and external threat, and enables women to overcome the oppression of patriarchy, and to realise their own true potential and worth. All over the world, there was a realisation that women were not getting an equal place in society. To ensure that the status of women changed for the better, the international community, especially the United Nations, created a global environment for the advancement of women. The United Nations their proclaimed equality and elimination of discrimination against women. The Economic and Social Council and the Commission on the Status of women did a lot of work towards bringing about change. But the United Nations realised that discrimination still persisted and so decided to have a declaration on the Elimination of Discrimination against women. To make it more effective the Commission on the Status of Women worked towards bringing out legally binding Convention on Elimination of Discrimination against women (CEDAW) which was adopted in December, 1979. India ratified the convention in 1993. National governments are now obliged to bring about the necessary reforms and create institutions and mechanisms to implement the provisions of CEDAW.

The term National Machinery came into usage during the International Decade for Women and the period of the three World Conferences. The term refers in the network of ministries, departments, autonomous organisations and the National Commission for women. The NGOs play a significant role in the advancement of the status of women. They support the National Machinery in a very substantial way, both in implementing programmes and recommending new measures and implementing these new programmes. The main organisation with the nodal responsibility to co-ordinate all programmes policies and programmes of all ministries of the Central Government is the Department of Women and Child Development. Law is very important tool for Women's Empowerment. There are several Constitutional and legal provisions to protect women against discrimination. However, because we have several religious laws in India, some of the rights to marriage, property inheritance and adoption are governed by the personal or religious laws. The laws relating to work, health or criminal offences are the same for everybody. When working towards the empowerment of women, the facilitators or promoters of the Self-Help Groups themselves must ensure that the women in the community are aware of their legal rights. Self-help groups are the most

basic organizational unit in the drive to empower poor women. As top-down models have proved to be failures as well as unsustainable, group mobilization has become a key part of most developmental action. Groups provide a forum to discuss common concerns and take joint action to remedy the problem. Their primary areas of focus are determined by the group members themselves, but typically revolve around issues such as ensuring access to water, improved healthcare, and protecting women from violence. A large proportion of groups also have savings and loans programmes, and run income-generating activities. The number of self-help groups in India is growing rapidly, because they are an important mechanism in changing the social and economic position of women. The self-help groups is a powerful community based institution that can enable the community to realize several benefits. However, the task of promoting self-help groups that enable the same to realize this is not an easy one. There are several aspects that need to be kept in mind while promoting groups. These challenges need to be recognized as well as tackled by facilitators to form effective groups. Self-help groups display certain characteristics, depending upon the beliefs of the community as well as the cause around which the group is mobilized. The approach of the promoter also plays an important role in this. Though these characteristics can vary, there are some aspects that need to be taken into account. That self-help groups have a lot of potential has been established in the previous Unit. However, the group needs to have certain attributes to realize these benefits. Facilitators and promoting agencies can help women's groups to achieve their own objectives by: (1) Getting women together into an effective and functional group. (2) Helping women to identify the various factors, which keep them in their present situations, so as to set objectives for change. (3) Enabling women to identify resources for change and making plan. (4) Ensuring that the process of debate and discussion includes those who are the poorest. (5) Enabling them to carry out their own plans by providing resource that builds their capacity. (6) Enabling them to monitor as well as evaluate their own activities.

We have to recognize that self-help groups are usually informal organizations without a firm legal status. In some cases this can imply that members who may feel wronged cannot seek legal solutions. This makes it even more important for promoters to ensure that the organization has systems that will prevent misuse. During discussions of these systems it was emphasized that certain aspects need to be kept in mind for building an effective self-help group. These aspects are as: (1) All members are equal owners and must participate equally in the work pertaining to the group. (2) A system of rotation of leaders is likely to ensure that all members share in the work burden and benefit more evenly in terms of becoming more self-confident and empowered. (3) Meeting should be held regularly since they present the opportunity for members to meet and discuss the issues pertaining to the group. In this the facilitator has to ensure that all members participate equally. Special attention has to be paid to the weaker sections who may be hesitant to speak in front of others. Networks are chains of self-help groups, non-governmental organizations, specialist institutions, planners and political representatives that join hands to improve development programmes to poor women. By learning from each others' experiences, sharing contacts, and drawing on each others' resources, networks have lobbied change in

Government policy and have inspired members especially self-help groups to expand the scope of their activities. Strong networks are characterized by decentralization, meetings held regularly information sharing, and an ability to deliver benefits to their members. Also a crucial point is that women through networks can be encouraged to deal and negotiate directly with officials, and not be represented by supporting non-governmental organizations.

We know that the government has several programmes and manages several services that aim to improve the lives of the poorest people. Ever there are so many programmes and schemes that are being observed that there is considerable duplication. The government has staff to manage each and every type of programme, creating a lot of cost can be reduced if the services are co-ordinated. The people who are supposed to use the services, it is very difficult to know about as well as to understand so many schemes and programmes. They end up using a lot of time and money just to get to know the various aspects of all the schemes, the confusion often result in the programmes not being fully used. Various schemes and programmes can be 'converged' if the various departments of the government decide to co-ordinate. To enable this to open a key role is played by self-help groups. The groups can be the focus around which all the programmes converge. The staff of the various government departments can keep in contact with the members by coming on the days when their meetings are scheduled. The benefit of convergence will be that the government programmes and services are better used and for the people it will mean that the use these services are easier, enabling them to improve their lives. The principles and benefits of convergence can be used by non-governmental organizations as well.

The degradation of natural resources, especially land and water can completely destroy the rural economy which has very few opportunities for employment. There are various causes of degradation of natural resources of which the most important has been the top-down approach of the government. This has led to the government taking control of the resources but being unable to manage them appropriately. In this situation, it is self-help groups which can make a significant change by taking up the responsibility of natural resource management so as to improve their own lives. Forest and their produce are essential to live livelihood of India's rural situation women are most heavily dependent on them in running their household. This is why the cutting down and degradation of forests, together governments' forest protection policies, are making it increasingly these poor rural women to feed their families and also their livestock. Since existing forest policies have been designed the participation of women the policies completely neglect to address that women have why carrying out their domestic roles. In many women are being forced to break the law or resort to violence to gain to fuel and fodder. Reduced access to no-wood forest produce is undermining women's economic situation, since they used to derive a part on their livelihood from it. By taking collective action, women succeeded on convincing village or local government authorities to expand access to all forest produce. In time, their efforts may bring change in and national level policy on forests. We have seen several examples of how self-help groups gave managed to improve their quality of life through their joint efforts. We know that community assists and government services are

especially important for poor people and more for women than men. If community assets and government services do not work as they should, it creates the maximum problem for them. Thus when women list their problems, the poor construction or maintenance community assets as well as the poor quality of government services is often among the more important. As a result, the self help groups try and solve these and have shown considerable success in doing so.

Land is the most valuable asset in rural areas. Due to old fashioned beliefs and traditional marriage and inheritance practice, women are very rarely allowed to own land in their own right. As a result they continue to be dependent upon others for their food and other basic needs. Even Government land policies, which were modernized to allow women to inherit and own land, still have drawbacks that negatively affect women. Rural women are increasingly questioning the beliefs and practices that have kept them from owning and managing land and are demanding their own rights in land. This is because ownership would provide them economic security, as also greater social standing and respect. Through struggle and negotiation, women have succeeded in getting the government to change land laws and policies. In many cases, women who own land are joining together to manage the land they have acquired. The fight for women's right in land is one of the newest areas being tackled by self-help groups. We know that denial of education has been the most effective way in which people have been kept subordinate in the past. This strategy continues to be used today as women form the largest groups of human beings to be kept ignorant and therefore dependent. We have become aware of the various aspects of education that are crucial to ensure our own dignity and confidence. Education is not only about being literate or completing school and college. Literacy is only a part of, and not the only aspect of education. To be educated we must also know about our rights, about the institutions that exist, the people who are working in these institutions their procedures etc. We must know about the world that is beyond our homes so that we can ensure the best possible life for our children and ourselves. When we are not aware of these aspects, we cannot get what we are entitled to. This makes education very important.

### SUGGESTIONS

- The women in SHGs are mostly illiterate; hence they have difficulty in writing their records. Hence, more efforts to provide them with literacy skills need to be made. It would improve activities of SHGs in a more efficient way.
- In order for people to reach SHGs, they first have to know about SHG. Therefore the government and other relevant organizations should communicate with them about effectiveness of SHG.

- Since the women are also ignorant of their legal rights, providing them with opportunities for learning them would be important to enhance their awareness and utilize schemes such as SHG more.
- Rotation of responsibility in an SHG should be made compulsorily so that it will lead to women empowerment more.

### CONCLUSION

As we study about the development sector, we will come to know about countless stories such as the ones we have read about above. We learn, just as others have, that women can become organized and bring about significant change in their own lives. It is not necessary that development agencies are there for every such case. There are thousands of cases in history when people have brought about change through their own efforts. These stories are an inspiration for all of us also to try and facilitate a process by which the people with whom we work can also be the same. An enterprise (or a business) is an undertaking engaged in production and delivery of goods and service in return for a profit. There are primarily three stages of an enterprise. These are identification of opportunities.

It takes of certain amount courage to take a step into the future, but that seems to be precisely what women SHGs have. Personally, professionally and financially the women SHGs are today in the happy position of being able to reverse all the negative trends of the past by discarding everything that has held them back.

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