

SELF HELP GROUPS – EMERGING FACILITATORS FOR SOCIAL EMPOWERMENT OF WOMEN

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ABSTRACT

The involvement of the women in social activities, social programmes and social problems would enable them to have command over their life situations. When women could put an end to early marriages and could begin taking life decisions, it would certainly improve their assertive nature and their leadership in managing small business (Arun K. Singh, 2000). Among all the dimensions of empowerment the social empowerment is very important because it widens the thinking and perception of women.

KEYWORDS: Women, Housekeeper, Society, Economic Status, Empowerment, Rural Women.

INTRODUCTION

A woman is the noble creation of God. She has the role of a daughter, wife, mother and housekeeper. She is the personification of tolerance and it is because of her that her home is in order. She takes care of the young children, keep their clothes in good condition and is particular about giving them nutritious food. Her love for her children is a degree higher than that of her husband. Women have a distinct role to play in the development of the nation. In the role of mother, a woman shapes the personality and character of her children and hence the 'character of the nation'.

'The hand that rocks the cradle is the hand that rules the world' is a poem by William Ross

Wallace that praises motherhood as the prominent force for change in the world. A woman is not only a householder but also a ruler of a nation as Indira Gandhi was. Being close to her child especially in its early years she moulds its character and is responsible for teaching it all the good qualities needed for a noble life. The great emperor Sivaji said that his mother told him stories of the great men and women of India and the world and moulded him little by little. It was because of her teachings that Sivaji became a courageous man noted for his valour. He shone as a great warrior. Napoleon Bonaparte said, 'Give me good mothers and I will give you a good nation'. It is said that a

well-educated woman is the asset of a family as she can educate her children and train them well.

The role of women in nation building and family development has always been acknowledged to be vital as they form a half of the total population of the country. The First Prime Minister of India Jawaharlal Nehru aptly commented, "To awaken the people it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves and thus we build the India of tomorrow." She plays the role of a homemaker, a breadwinner, an educator, a society builder, etc. But despite this preponderant significance of women in Indian society, their chequered position has deteriorated over a period of time due to various socio economic factors. Women are discriminated and degraded in the eyes of the Indian public. They are still perhaps the one single most depressed class in the country.

WOMEN - THE OBJECTS OF EXPLOITATION

Although the Indian constitution provides for equality of opportunity and rights to women, their social, economic, educational and political status leaves much to be desired. Economically, most of them are poor and have no access to resources, technology and credit. They are employed in insecure, low paid and unorganized occupations and work for long hours with low returns. Socially, most women are old fashioned and are steeped in the crochets and conudrums of the past. They are less motivated, unaware of their environment, tradition bound and depend on the husband or family and allow themselves to be the objects of ruthless exploitation. Educationally, they are backward with only 35 per cent of them educated. Politically, they are not a force to be reckoned with. The socio-economic condition, especially of rural women has become deplorable and pathetic. The fast deterioration in their time honored status in the post independent era constitutes a stigma on the development process of the country.

There is continued inequality and vulnerability of women in all sectors, socio, economic and political (Sahay 1998). There is first

of all, an inequality in the number of men and women. The census of India from 1991 to 2001 shows, that there is decline in the sex ratio from 972/1000 (1991) to 933/1000 (2001). Worldwide also there are slightly fewer women than men i.e. 98.6 women for every 100 men (Rao and Krishna 2001).

As Agarwal (2001) states the status of women in India is low and their economic condition is worse than that of men because of poor skills and low earning. Because of the low level of their entrepreneurial skills, low earning capacity and poor labour force participation, women's economic status is in a poor state. The unequal status of women prevails in social, economic political spheres.

THE NEED FOR EMPOWERMENT

Women are considered as a weaker section of the society. According to Manusmirthi, 'She is protected by the father in the childhood, by the husband in adulthood and by the son in her old age'. India has the goal of becoming a developed nation and a knowledge superpower by 2020 (Kalam and Rajan 2002). Men and women must work together with equal participation in all the efforts of the country. In patriarchal society decision making rests in the hands of men right from the family level to the national level. Hence there is an urgent need to assign the participation of women in all kinds of constructive initiatives. Women empowerment is necessary for enhancing women's participation.

According to Purushotaman (1998) empowerment of women is possible only by doing away with the already existing structure of power which has inherent class, caste, and gender biases. Empowerment of women does not mean that it is a commodity to be given as alms. Power has to be acquired and once acquired, it needs to be exercised, sustained and preserved (Pillai 1995). Hence, women's initiative is very much essential for women empowerment. Unless they become conscious of their oppression, it would not be possible for women to change their sub-servient status.

THE INITIATIVES OF THE GOVERNMENT AND STATE GOVERNMENT

Establishment of a separate department in 1985 for the development of women in the Ministry of Human Resource Development and the creation of Women Development Corporations in various states are evidences of the Government's growing concern for the economic development of women. As many as 27 schemes are now being implemented by the Government. Among them the principal income generating programmes include Development of Women and Children in Rural Areas (DWCRA) and the Support to Employment Programme (STEP). In addition to the Government's initiatives, a number of voluntary agencies are also functioning in different states to promote the economic well being of women. International agencies such as, UNICEF, DANIDA, Swiss Development Agency, Ford Foundation and CIDA are providing financial assistance for various women development programmes. All said and done the status of women has not shown any perceptible improvement.

Although economic improvement of women was aimed at through these schemes, the social emancipation of women has received little attention of the policy makers. Therefore, a new strategy, a new model of women development aiming at a democratic, egalitarian and co-operative social structure is called for. A new development programme based on women's active participation and involvement is the imperative need. IFAD's Tamil Nadu Women's Development Project is an attempt in this direction. At the initiative and request of the Government of India, International Fund for Agricultural Development has come forward to finance a project in Tamil Nadu through the Tamil Nadu Women Development Corporation which focuses on the specific needs of women. The Government of Tamil Nadu initiated the process of empowering women through self-help groups in the years 1989-98 with the assistance of IFAD.

VARIOUS DIMENSIONS OF EMPOWERMENT

Empowerment covers aspects such as women's control over material and intellectual resources. Empowerment is a process, not an event, which challenges traditional power equations and relations. Abolition of gender based discrimination in all institutions and structures of the society and participation of women in policy and decision making processes at domestic and public levels are a few dimensions of women empowerment. The National Policy for the Empowerment of Women (2000)¹⁰ states that 'The women's movements and a widespread network of NGOs which have strong grassroots and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women'. According to Borain (2000) the various dimensions of empowerment i.e., social economic political educational and psychological are interlinked and can not be isolated.

SOCIAL EMPOWERMENT – MEANING

Social empowerment means an equal status, participation, and the power of decision-making at the household, community and at the village level. Social empowerment of women enables them to participate in the decision-making process of the democratic institution. The members of the self-help groups were persuaded to attend the self-help group meetings regularly. The women who rarely came out of their houses slowly began to enjoy themselves in the gatherings and the members started participating in the discussions on financial matters, and on health and family problems. In the end, it made them discuss politics also. This awareness, which was unknown to the poor rural women till now, has led to their social empowerment (David, Richard, 1983)

THE STRENGTHS OF THE SOCIAL EMPOWERMENT

The involvement of the women in social activities, social programmes and social problems would enable them to have command over their life situations. When women could put an end to early marriages and could begin taking life

decisions, it would certainly improve their assertive nature and their leadership in managing small business (Arun K. Singh, 2000). Among all the dimensions of empowerment the social empowerment is very important because it widens the thinking and perception of women.

INDICATORS OF SOCIAL EMPOWERMENT

The following are the indicators of social empowerment. The following statements can be

| | Strongly Disagree | Disagree | Undecided | Agree | Strongly Agree |
|---------------------------|-------------------|----------|-----------|-------|----------------|
| Positive Statement | 1 | 2 | 3 | 4 | 5 |

After giving scores for each component, the total scores of all the sample respondents was computed and prioritization of statements could be studied on the basis of scores.

- ↳ Membership in SHGs has helped rural women in achieving special status in the society
- ↳ Joining SHGs expose rural women to a wider social reality
- ↳ Dalit women and other women receive equal treatment and interact in SHGs
- ↳ Women should not question the domestic violence (ex : wife beating) meted out by men to their wives
- ↳ Rural women's group interventions can eradicate illicit liquor from this village.
- ↳ Men allow their women to participate in dharnas, rallies and protests
- ↳ SHGs have enabled rural women to meet male officials like the Collector, BDO, Police, etc. without any fear
- ↳ It will not be possible for leaders to manage SHGs without the support of the NGOs
- ↳ SHG women can efficiently manage public distribution system (PDS) shops
- ↳ Priorities in various programs of the SHGs are given to all caste women by the NGOs
- ↳ SHG women need not be submissive to men and other women always
- ↳ Net-working of Dalit women and other caste women can take place in this village
- ↳ SHG Dalit women have put an end to the double- tumbler system in this village

framed as questions and could be verified with the self-help group members and on the basis of their answers the social empowerment will be assessed. The following 20 components are given as positive statements. The level of social empowerment of the sample respondents was analysed through the opinion of the respondents by using Likert's scaling technique.

- ↳ Good nutritious food should be served to men first, the balance is for women
- ↳ Young rural women shall get married only after 18 years.
- ↳ Rural poor women should continue to depend on the elite to alleviate poverty
- ↳ Women should be allowed to go for divorce when they are not able to cope with their husbands
- ↳ Dalit women's residences must be socially isolated from the village main stream
- ↳ Widow remarriages are strongly supported
- ↳ Dalit women can mingle and sit with other caste women in SHG meetings

THE IMPACT OF SOCIAL EMPOWERMENT OF WOMEN

Charyulu and Reddy, G.N. (1987) undertook a study on 'Rural women; Decision Making, Public Participation and Other Basic Needs: A Study of Two South Indian Villages'. The study analysed the women's opinion on decision making, social participation and availability of basic needs. The study revealed that there was an increasing awareness of the need for better education, health and hygiene and overcoming the exploitative and unjust nature or the system. Women preferred to depend upon men for several aspects of home and social life, though they had a strong desire to participate in public activities and gain equal status. The study concluded that efforts to empower women through building awareness and collective action, for achieving real changes in the status of women.

Santiago (2000) in his paper on 'Empowerment of Rural Women through Self-help Groups' showed the importance self-help groups in empowering rural masses. The regular trainings conducted for the group members produced the spiral effect in terms of savings and credit, legal literacy, skills trainings, wealth distribution, networking, action on social issues, countervailing power, greater negotiating strength and political weight, structural changes and so on. He concluded that the SHG movement has proved that the SHGs were used as a tool to combat poverty.

A wide cross section of India's population is deprived of basic amenities of life and opportunities to empower itself socially and economically. The Government of India, the Governments of States and governmental organizations have implemented several programmes to uplift them both economically and socially. The SHG programme is one such attempt to provide women enough opportunities to participate in the affairs of the family as well as society. Women are the main target groups under the SHG programme. When women are infused with confidence and a sense of belonging to the group, it is found that they show greater diligence than men.

PSYCHOLOGICAL CHANGES

The SHG programme provides adequate scope for the rural households, especially women, to develop their self-confidence and social behavior through a series of training programmes and group meetings organised by the NGOs and banks. Membership in SHGs provides opportunities for every member to interact with other members. They get information on their environment, activities of the people and the role of the Government in bringing about social and economic empowerment.

Reddy (2002) in his paper has pointed out that for bridging gaps in gender equality, women should be empowered by making them active partners in decision making and implementation and evaluation of all the interventions initiated for engaging, organising and sustaining their livelihood. He has concluded that empowerment is an ongoing process and not an end by itself. The

process involved in empowering are : i) Growth in People's awareness and confidence., ii) Ability to articulate problems, iii) Gaining access to resources and public facilities, iv) Negotiating over relations between different social groups.

Self-confidence brings a radical change in the outlook of people. If an individual has self-confidence, he strives to attain economic betterment by resorting to various economic activities without any fear of public criticism. The membership in SHGs and participation in the activities of SHGs instill confidence in the hearts of members to face any eventuality in life. She improves her ability in passing objective judgement and possesses full confidence in her ability to take decisions. Self-worth, communication and interaction reinforce the self-confidence of a member. Members' perception about themselves and other members is indispensable for developing their self-worth. Self-worth means developing a favourable opinion of oneself. The favourable opinion of oneself is a positive motivation in an individual. Positive motivation alone helps the member to empower herself and other members. Self-worth enables a person to acquire general confidence, confidence in facing financial problems of the family, ability to help neighbours and the confidence to take important decisions.

CONFIDENCE TO FACE FINANCIAL DIFFICULTY

In many families the womenfolk depend on the male members for meeting the family expenditure. Whenever there is need for finance they have to look up to the male members. If they could not provide money for their needs they have to face difficulty in the family. But membership in SHGs provides the opportunity for women to borrow and invest money on some economic activities. They gain confidence in managing any difficult situations. The SHGs facilitate self-help and mutual help among the members. Because of her association with other members, every member helps other members and in turn is helped by others. Through continuous association, a spirit for helping others is aroused in the minds of the members of SHGs. Hence they voluntarily help their neighbors in all possible ways

DECISION MAKING

When women become members of SHGs they automatically become partners in all economic activities. The partnership in the family goes a long way in taking decisions jointly. The male members never ignore the women members of the family in taking important decisions relating to the education of the children, health-care, management of the family, construction of a house and the like. The weekly or fortnightly or monthly periodical meetings enable the members to express their views on issues raised in the meeting. They become more informed on various issues coming up for discussion. In due course, every member is able to contribute to the deliberations of the SHG. Through the continuous process of expressing their views the communication skill improves slowly and steadily.

AWARENESS OF SOCIAL EVILS

The membership in SHGs helps to inculcate a better way of life among the members. Frequent meetings and association with government officials and officials of NGOs create awareness among the members. Members of SHGs are given education on the social evils such as, harassment of wife by husband, gambling and drinking, encouragement of child labour, female, infanticide and dowry. These social evils not only hinder the development of members but also hinder the progress of the society at large.

Child labour is a social evil prohibited by law. Since child labour makes the children illiterate and affects their healthy growth, sensitiveness has been excited among people to abolish child labour. Any person practising and propagating child labour is punishable under the Indian Criminal procedure code. Hence every member of the SHGs is educated against the social evil of child labour. Generally people feel that rearing a female child is difficult and expensive. Due to the evil of dowry at the time of marriage, parents do not want to share their property equally among male and female children. Because of social customs and conventions, the female child is considered a liability. More female children mean more liability. But in the case of boys the family does not have any commitments at the

time of marriage. Parents, their relatives and the society look down on female children. Consequently many illiterate parents resort to killing their female children immediately after their birth. As a precaution they scan the pregnant woman and abort the pregnancy at a very early stage. But the Government and the NGOs protest against infanticide and they take all possible steps to prevent this menace. The dowry system is a social evil prevalent in the Indian society from time immemorial. The bridegroom (male) demands dowry from the bride (female). At the time of engagement the amount of dowry is fixed and it is payable in cash and kind either before or after marriage. If there is any dispute regarding the amount of dowry and the quality of things given, there will be litigation, separation of husband and wife, death of bride and harassment of bride and her parents. This is a great evil faced by innocent parents and couples. The Government and the NGOs have conducted many movements creating resistance to the dowry system. Drinking in public places and gambling of different types demoralize the society. Being women, the members have to protest against such evils so as to make their children responsible citizens. SHGs create awareness of such social evils.

BEHAVIOURAL CHANGES

When human beings have clashes of interests in their discussions there may be exchange of words which may bring about a positive or negative impact. The receiver likes the words that create a positive influence. If the words create a negative influence it will wound the feelings of the receiver. Such words are considered words of abuse to which the receiver of the words may or may not react. If the receiver reacts it will lead to conflict and quarrel. If the receiver is passive and does not react there is scope for continuous use of such abusive words. If there is any resistance there will be an end to using such abusive words. The membership in SHGs gives the members the courage to resist and complain to other members or relatives. In the day-to-day life of the people, social interaction is a common occurrence. Oral and written communication and use of body language facilitate the interaction. The

communication among persons about various issues of day-to-day life creates understanding and misunderstanding among people. If the communication leads to misunderstanding among people there will be dispute between the giver and that receiver of the communication. Such a dispute could be settled by use of words. The sudden outbursts of one of the parties in communication makes the party emotional and it leads to physical violence. Man as a social animal cherishes the desires to converse with different cross sections of people. The conversation may be between two individuals or more than two individuals. When there is a conversation in a group, one member of the group may be ignored and his presence is taken cognizance of. He feels that he is neglected and insulted. For such insult some persons react and some may not react. When there is reaction the other members request this behaviour and express their regret and if reaction is not expressed, this type of ignorance will continue as a regular habit and behaviour. In day-to-day social life, people exchange words and do various deeds as a routine. Some words and deeds create a deep impact on the minds of that receiver of the words or beneficiaries of deeds. If the impact is very deep, and it influences the mind it is called psychological impact. If the psychological impact so created brings an adverse reaction there is scope for psychological attack in the minds of that receivers. For such psychological attack the receiver has to overcome the situation either through giving warning, complaining to relatives or groups or resisting or remaining passive.

CHANGES IN LITERACY LEVEL

M.Hilaria Soundari (2002) in her Ph.D., thesis entitled "Empowerment of Rural Dalit Women - A study of SHGs in Dindigul District" with the objective of analyzing the role of NGOs in empowering Dalit Women in Dindigul District. The findings and the suggestions given by the author are that the SHGs have given opportunities to the rural women to come together and get united into groups and that the women have attained functional literacy and that training programmes conducted for them have made significant changes in their

lives, their empowerment levels have increased and the SHGs have promoted them as entrepreneurs and developed a better understanding among the group members.

An individual can gain knowledge either through formal courses conducted by the educational institutions or through experience of the individual or that of others. The members of SHGs are poverty stricken and illiterate. With a view to enabling the members to sign every illiterate member is taught to sign gradually. Later on they are taught the alphabet in the mother tongue. With the help of this, the members start reading newspapers slowly. Hence membership in SHGs facilitates the improvement of literacy level. Education is a tool for social transformation. Only through education people could improve their individual and social life. Keeping this in mind, the SHGs educate the members to send their children to schools. Through concerted efforts the members of SHGs are made to realise the benefits of sending their children to schools and colleges.

CONCLUSION

Involvement in the process of social transformation and creating awareness are the most urgent requirements for women in modern Indian society. There is a significant gap between women's potentialities and their actual involvement in productive activities. Every woman is a fountain of power and energy but the boulders that block their energies will have to be removed so as to allow the stream of power and energy to flow freely. Women would then march on their own to their full capacity and manifestation.

On the whole NGOs is a new development concept which appears to be the most powerful tool for the empowerment of the poor in general and women in particular. If the concept is extended intensively to all the corners of the country with the active involvement of the government, we can empower the poor women to become self sufficient and self-reliant in the near future. However the decisions and actions taken on the above suggestions in a spirit of service to the poor women are sure to bring lasting benefits to the rural masses.

The spirit of service is emphasized in the words of **Mahatma Gandhi**, the Father of the Nation. **“Woman is the companion of man gifted with equal mental capacities. She has the right to participate in the minutest details of the activities of man and she has the same right of freedom and liberty as he. She is entitled to a supreme place in her own sphere of activity as man is in his”.**

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