



# Small steps for a woman, giant leap for the community-SHG model for empowerment

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### ABSTRACT

The present study carried out among 50 respondents from ten self help groups in Dakshina Kannada district with the help of purposive sampling method. The study focused on the socio-economic development achieved and the areas of empowerment among the SHG members. The potential of self help group is widening the social involvement of the respondents, is evident from the fact that 67 percent of the respondents had not participated in public meetings before joining self help groups but all the respondents are participating in various kinds of public meetings. The participation in self help groups did show significant impact on some of the key decision-making areas of family life such as family planning, children's marriage and sending girl child to school. The results reveal that majority (88 percent) of the respondents could take decisions with regard to family planning, 66 percent had a say in their children's marriage. With regard to sending girl child to school 78 percent of the respondents could express their view. Majority (82 percent) of the respondents revealed that in all other decisions of the family they were consulted. The overwhelming responses of the respondents, clearly speaks of the change within themselves and their influence among the community members. There are still grey areas of concern where the intervention of social work practitioners are felt, especially in terms of creating a better understanding of their role in the intricate family matters and decision making processes. Gandhi's concept of Community Development through Woman Empowerment can be a reality with the strides in the right direction ahead.

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### Introduction

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the mainstream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working' in or running small enterprises . They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore, it is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as an active process enabling women to realize their complete identity and power in all spheres of life. In the patriarchal system of society, the women need special attention to ensure their participation in the decision making process at home and in the community. Hence what is needed is a conducive environment to develop their potentials. Over the decades, various strategies have been adopted to empower rural women. One of the viable strategies, quite often talked about, is the role of enterprise to empower rural women. For example, promotion of rural enterprise makes full use of family labor, requires less capital in production and uses locally available raw material. In addition, family ties and kinship linkages may help in promoting rural enterprise. For a woman to become a successful entrepreneur, she needs access to

capital, technical and managerial know-how and market. The essence to empower rural women lies in catalyzing appropriate economic activities at the grass root level and creating new opportunities for them to earn higher income in order to improve their standard of living. This objective could be accomplished by establishing enterprises that are based on the locally available resources and preferably indigenous knowledge.

### Empowerment

The nature of empowerment can be diverse, depending upon the parameters that define the lack of power within the institutional framework in operation. Annas (1993) explains that two actual norms for human life exist globally: in no society is it indifferent to the shape of one's life and what one can make of it, whether one is a man or a woman. One's sex may close some options completely, or make them less available but it always makes a difference to what ones options is over one's life as a whole. According to her, in a traditional society norms for the lives of men and women are enforced strongly and there exists actual division of activities and ways of living.

Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. These frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since

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these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains.

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 improve 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. Kabeer (1999), stresses that women’s empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to her, it is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment. She further emphasizes that the ability to exercise choice incorporates three interrelated dimensions resources (defined broadly to include not only access, but also future claims, to both material and human and social resources); agency (including processes of decision-making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation) and achievements (well-being outcomes). The researcher has observed the functioning of these groups in the rural areas of Mangalore and wanted to know how far these groups have helped the rural women to empower themselves. So the main aim of the study was to understand the areas of empowerment among these women.

#### Objectives of the Study

The study was conducted in view of assessing certain parameters that represented growth. Thus it was necessary to first understand the personal profile of the respondents through which their socio-economic and cultural stratification could be done to further the study in other areas of impact of the empowerment process.

The impact of the model of social empowerment of women through the SHG (Self Help Group) concept could only be assessed by highlighting the growth achieved by the members of the SHGs. Hence, it becomes imperative that the study gets to know the socio-economic development achieved by the respondents.

#### Methodology

A total of 50 respondents were selected from ten self help groups from the rural areas of Bantwal Taluk of Dakshina Kannada district, through purposive sampling method. The design used for the study is descriptive. An interview schedule was used to elicit the information from the respondents. The respondents were explained about the purpose of the study and those willing to participate in the study were included. They were ensured of confidentiality. The data collected was analyzed. Findings were described in proportions.

#### Results and Discussion

The socio-demographic data showed that 58 percent of the respondents were in the age group of 36-40 years of age. The marital status of the respondents revealed that 73 percent of the respondents were married.

Distribution of the religious affiliation was similar to the National trend with Hindus forming the majority and the rest forming the minority. The educational status of the respondents reveals that 56 percent of the respondents had primary level

while 11 percent of them had secondary level of education. The monthly income distribution of the respondents revealed that 52 percent of them had a monthly income of Rupees 3,000-3,500 per month.

Around (63 percent) of the respondents own less than 1 acre of land. Before joining self help groups almost half of them were engaged in coolie work mainly as daily wagers, whereas after joining self help groups 65 percent of them were engaged in agriculture related activities and house hold industries after availing financial assistance from the group. Before joining self help group a vast majority (70 percent) of the respondents did not have the habit of saving indicating the power of self help group in inculcating saving habit among the rural women.

The potential of self help group is widening the social involvement of the respondents, is evident from the fact that 67 percent of the respondents had not participated in public meetings before joining self help groups. But all the respondents have been participating in various kinds of public meetings.

It is observed that 33 percent of the respondents had visited panchayats even before participating in self help groups where as 80 percent of them visited panchayats after joining self help groups for various reasons such as meetings, payment of tax and also to avail government schemes.

Majority 80 percent of the respondents had not participated in awareness programs before joining self help group but after joining self help groups all of them have been participating. Almost half (48 percent) of the respondents had more than three years of experience in the self help groups.

Decision making power within the family has a direct relation to the level of women empowerment. The respondents in this study did show a greater involvement in decision making regarding all family matters. The table below indicates the various aspects wherein a joint decision making is taken and responses given.

**Table No.1: Decision-making within the household**

S.No	Issues	Yes %	No %	Total
1	Family Planning	44 (88%)	06 (12%)	50 (100%)
2	Children’s Marriage	33 (66%)	17 (34%)	50(100%)
3	Sending Girl child to school	39 (78%)	11(22%)	50(100%)
4	Other decisions of the family	41(82%)	09 (18%)	50 (100%)

The participation in self help groups did show significant impact on some of the key decision-making areas of family life such as family planning, children’s marriage and sending girl child to school. These decisions, which have traditionally been within the male domain, SHGs have been able to make substantial impact in these key decision areas as the results say 88 percent of them could take decisions with regard to family planning, 66 percent had say in their children’s marriage. With regard to sending girl child to school 78 percent of the respondents had their say. Among the total respondents 82 percent of them revealed that all other decisions of the family they had a say.

Further Majority (86 percentage) of the respondents revealed that their leadership skill has improved through the functioning in self help groups. 83 percent of the respondents also had a progressive change in political participation of respondents after joining self help groups. Most of them (93 percent) of the respondents have realized the importance of franchisee and casted their vote during elections where as previously they were not doing so. As many as 56 percentage of

the respondents have gained bank transactional knowledge only after joining self help groups

### Implications

The overwhelming responses of the respondents, clearly speaks of the change within themselves and their influence among the community members. However, due to the rather small sample size, we cannot still take in totality nor authenticate that the empowering process through SHG model has created a heaven for the women and in turn transformed the community to its best.

There are still grey areas of concern where the intervention of social work practitioners are felt, especially in terms of creating a better understanding of their role in the intricate family matters and decision making processes. The male dominated society as we observe cannot so easily budge to the woman in the family which is notable from the rather higher percentage of woman, not allowed to involve in decisions regarding education of a girl child or marriages.

Even in terms of financial sustainability, we are not very clear about the investments made by the women from the savings that they have been able to do. Better know how of micro level finance management is an area which needs to be addressed.

Hence we observe closely the membership or the number of groups of SHGs formed in particular village or urban suburbs, we fail to understand the reason for the concept not attracting the near total members of the community. Here again, the perception that SHG is only for financial empowerment and not anything more, looms large among the members of the community. The social implications are not stressed the way it needs to be and here, social work practitioners have to play their role.

### Conclusion

Given this investigation of women 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. Based on the evidence along with a more strict interpretation of women empowerment, it is difficult to believe that a minimalist microfinance programme would have sustainable impact on the empowerment of women. SHGs, where a majority of groups are linked with the help of NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

If women empowerment is to be pursued as a serious objective by SHG programmes in particular and the larger microfinance community in general, greater emphasis needs to

be placed on training, education and creating awareness in order to achieve a larger and more lasting empowerment.

The process has begun and if India needs to take faster and longer strides to achieve economic and social empowerment, SHG model needs to be revisited and necessary objectives needs to be incorporated. All stake holders including the policy makers or the Government, NGOs and most importantly the participating woman folks should consistently review and suggest measures that could be incorporated to build stronger foundations for an inclusive growth of the community.

Gandhi's concept of Community Development through Woman Empowerment can be a reality with the strides in the right direction ahead.

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