

## Women Empowerment through Self Help Group: A Theoretical Perspective

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### Abstract

Most of the great works accomplished in the human civilization can be attributed to the groups rather than a single individual. Group approach to decision making and programme implementation has long been employed in various areas including politics – almost all the difficult matters are referred to committees. Most of the successful functioning organisations be it at micro level ( a single firm ) or at macro level ( parliament, as for instance ) reinforce the significance of group approach to problem solving. This paper explores the impact of participation in Self Help Groups on the empowerment of women in the context of the great importance being given to the group approach while conceptualizing any programme for rural women. The present paper looks at various dimensions of empowerment – political, material, cognitive, perceptual and relational. Access to credit can help in expansion of material base of women by enabling them to start and expand small businesses, often accompanied by market access; the women also experienced ‘Power within’: feelings of freedom, strength, self-identity and increases in levels of confidence and self-esteem.

However, gender discrimination is most deeply entrenched in the family, evident in bias attitudes towards the fairer sex. At the social level, an encouraging trend is that women have been able to challenge the norm of *pardah*. Besides, involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems which not only tend to impoverish the lives of women but the society in general. This paper sets the stage for argument and discussion that whether the SHGs can also be used as a tool to motivate the women to increase their role in political arena or not. Though women face handicaps to their involvement in politics, their participation in SHGs has a great potential to alter this trend and these women can be prospective leaders in the political field. Democracy has the greatest role to play but which role it continues to be vague. It may be comparatively easier to ensure material change than to cause a change in power structures and the ideologies and attitudes which accompany them. However, no milieu is static, and some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of political and social change.

### Introduction

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

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

### Evolution of the empowerment concept

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

In this context, the works of Nobel Laureate economist Prof. Amartya Sen needs special mention. He has researched extensively on the factors and processes influencing and determining the well being of an individual

– and they apply to individuals not genders. He has given holistic view to the concept of women empowerment. This is the reason why there has been a transition from the welfare approach to women empowerment to put it in terms of Sen's word the "agency approach".

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

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

None will deny the fact that this illuminating analysis by Prof. Sen has provided a deep insight to look at the problem of disadvantaged women. It aids and abets us to gain a better understanding of the various institutions prevalent in the society that tend to limit the choice available to the neglected half and thus disempower them. It also has significant policy prescriptions for the concerned authorities to design and implement measures which bring a sea change in the status of women, particularly in developing countries. It envisages a holistic look at the concept of women empowerment.

Nevertheless, it offers an advice for the governments and societies in the western and richer world that women in their society may be economically better as compared to their counterparts in developing countries but this is just one angle of looking at the photograph not the panoramic view. In the western countries, the problems faced by the women are covert rather than overt and also is no less damaging. Some examples include glass ceiling, sexual harassment at work place, inequalities in pay for the same job, less access to higher education, constrained choice regarding career and so on.

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

### ***Foundations of SHGs***

A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. (AbhaskumarJha 2000). SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Ritu Jain 2003).

Self Help Groups approach to women empowerment is an amalgamation of the concept of 'group approach' of accomplishing a task and 'agency approach' to development. We have discussed the gist of the latter approach in the previous section, let us summaries the same for the former one.

Most of the great works accomplished in the human civilization can be attributed to the groups rather than a single individual. Group approach to decision making and programme implementation has long been employed in various areas including politics – almost all the difficult matters are referred to committees. Most of the successful functioning organisations be it at micro level ( a single firm ) or at macro level ( parliament, as for instance ) reinforce the significance of group approach to problem solving.

The most vibrant argument for the group approach is in the form of 'synergy effect'. Simply stated, it refers to the phenomenon in which the whole is greater than the sum of individual parts. Mathematically it is represented as  $2 + 2 = 5$  or  $2 + 2 > 4$ . Thus, the output always exceeds the input. It has one important implication – indicating thereby, a great leverage of the team effort. The performance of the SHGs in any arena as for example, income generation, environmental protection, community participation is better as compared to the combined individual performances only due to this leveraging effect. It is this leveraging effect which can be further strengthened and employed as for instance, social commitment to produce an apparent change in the status of women in the society.

This synergy effect is of utmost importance and lies at the heart of SHGs theory. This is the reason why, it has the capability to alter the lives of women and it has greatly altered the lives of millions of women in various

countries of the world and even in our country.

The tool of SHGs is not only instrumental in improving the economic status of the women, for if it would have been the fact then its role in bringing women empowerment would have been severely limited, instead it bestows other benefits which in no sense are less significant than its direct benefits. This is the leverage effect of SHGs as explained earlier.

### ***Implications for political empowerment***

We can define empowerment as the process of multiplying power, or creating autonomy in a social system to help an individual, take charge of their efforts, promoting the ability to act collectively to solve problems, influence important issues and contribute to the achievement of main objectives. The fundamentals of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001). Mayoux's (2000) definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations"

Empowerment never implies transfer of power for power can never be given. Power has to be wrested, and is not given (DeeptiUmashankar 2006). Empowerment helps people to realize and recognise their internal power and exercise it for the benefits of themselves and other. Two points are worth noting in this regard. First, the core of the empowerment process is the individual. Therefore, each and every individual should take greater charge of empowering herself / himself. Second, empowerment is both a process and an outcome and hence, must be visualized in this perspective only.

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

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

Some of the benefits which SHGs offer to their members ie.women which in turn, tends to empower them politically can be discussed under following heads:

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

### ***Conclusion***

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

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