

COMPLEMENTARY EFFECTS OF SELF-HELP GROUPS IN ACHIEVING GENDER MOBILITY AND WOMEN EMPOWERMENT IN RURAL AREAS – A CASE STUDY

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ABSTRACT

The women, particularly in rural areas, have been deprived of quality education, access to information, employment and economic independence, nutrition, sanitation and health services. Since mid-1990s, women have been identified as key agents contributing towards sustainable growth. The women empowerment has become pivotal of all social and economic policy programmes of the government. The strategies of women empowerment therefore, focus on socio-economic restructuring with emphasis on 'promotion of self-help' among the rural women. Self-Help Groups emerged as genuine platforms for the rural women to participate, explore and have access to all resources and facilities required to achieve empowerment and gender mobility and equality.

KEYWORDS: Gender Mobility, Gender Equality, Women-Empowerment, Financial Independence & Women Empowerment

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1. INTRODUCTION

The much expected 11th Five Year Plan (2007-11) inclusive growth policy initiatives are in the direction of achieving women empowerment and gender equality, the partial success of it owes to the inherent patriarchal features of Indian society. The male dominant Indian society fails to realize the contribution of women, directly or indirectly, in the socio-economic life of the family and society at large. This gender divide and restriction of women to the household chores largely attributed to various factors such as physical domination of opposite sex, social norms, religious beliefs and practices, and many more. All these worked as obstacles for women in achieving gender equality and upward mobility in social hierarchy.

1.1. Self-Help Groups (SHGs)

The foundation to the growth of Self-Help Groups was laid by Prof. Mohammed Yunus of Bangladesh in 1975, as an effort to bring the women force to the mainstream of the economic system. He tried to inculcate in them the habit of thrift and savings, especially among the poor rural women. Self-Help Groups are “rural based voluntary financial intermediaries, generally composed of ten to twenty members having homogenous social and economic background”. The SHGs are emphasizing on issues like anti-poverty programmes, women

empowerment, capacity building and developing leadership abilities among rural poor, especially women.

1.2. Gender Mobility

Gender Mobility is more a redefined version of social mobility of men and women in a male dominant patriarchal society. It explains how the gender shapes the mobility, especially that of women to move upward in social hierarchy to establish a place for her exploiting the opportunities available to the best of her potentiality. It is essential for women to achieve upward mobility in social and economic life fighting all odds in the form of restrictions and challenges imposed by social norms and traditionally followed practices.

1.3. Women Empowerment

Women Empowerment is an inclusive concept with a focus on empowering women to make choices on their own to meet their needs being economically independent, socially conscious, well-educated with political and legal awareness, prepared to participate and contribute in their own way at social and household levels. (Sharma, 2000). To be more specific, women empowerment means “the expansion in women’s ability to make strategic life choices in a context, where this ability was previously denied to them”. Thus, it is “a process by which one can define one’s own goals and act upon those goals making their own choices at personal, family and society levels”. However, achieving women empowerment, in turn, depends on how women are prepared physically and mentally to move upward in the social hierarchy. Empowerment of Women is catalyst to establish gender equality in a male dominant society.

There are three strategic approaches explained to women empowerment:

- The Integrated Development Approach focuses on women’s survival and livelihood needs;
- The Economic Development Approach to strengthen economic position of women; and
- The Conscious Approach, aims at organizing and coordinating women’s participation to address those issues of gender discrimination, sources of oppression and exploitation (Srilatha B., 1993)

2. OBJECTIVE OF THE STUDY

Women constitute almost fifty percent of the human resource in India. However, poverty and gender discrimination is a reality of life for a majority of women in India. The dichotomy is that, in a paternalistic society of India, generally the women shoulder the responsibility of the actions needed to earn the livelihood, nutrition and health, children’s education and also family income, etc. particularly in rural India (Farzaneh & Indira, 2011). Therefore, the women must be empowered with greater opportunity to education, gainful employment, and financial autonomy and independence.

The inclusive growth approach inspite of including the elements like poverty reduction, employment generation both in quality and quantity, agricultural development, social sector development, reduction in regional disparities, environmental protection, and so on can turn out to be a true success story by inclusion of Women Empowerment in social, economic and political fabric of Indian society. Without an active participation of women, the success of inclusive growth policies and programmes is highly impossible.

The Millennium Development Goals adopted at the millennium summit at United Nations in New York in 2000 include goals to “promote gender equality and empower women”. The Tenth Five Year Plan of India (2002-07) has given

importance to the implementation of National Policy for Empowerment of Women through a three-fold strategy - economic empowerment, social empowerment and gender equality and justice.

As rightly stated in the 11th Five Year Plan (2007-11) proposal, 'the vision of inclusiveness must go beyond the traditional objective of poverty alleviation to encompass equality of opportunity, as well as economic and social mobility for all sections of society, with affirmative action for SCs, STs, OBCs and WOMEN'. Moreover, the eleventh five year plan proposed a five-fold agenda for Women Empowerment and gender equality.

The Ministry of Women and Child Development, Government of India, came into existence on 30th January 2006 with its vision and missions for women –

- Empowered women living with dignity and contributing as equal partners in development in an environment free from violence and discrimination; and
- Promoting social and economic empowerment of women through cross-cutting policies and programmes, mainstreaming gender concerns, creating awareness about their right and facilitating institutional and legislative support for enabling them to realize their human rights and develop to their full potential.

The policies and programmes of the Ministry of Women and Child Development designed in accordance with the priorities outlined in the Eleventh Five Year plan (2007 – 2012), highlighting the inclusive growth and development of women and children. Under the aegis of this Ministry, various schemes, programmes and policies designed and introduced for the benefit of women such as Rashtriya Mahila Kosh (RMK), National Commission for Women (NCW), Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA), National Mission for Empowerment of Women (NMEW), Indira Gandhi Matritva Sahyog Yojana (IGMSY), Protection of Women against Sexual Harassment at Workplace Bill, 2010, National Policy for Empowerment of Women (NPEW), Swadhar, and many more. However, many of the Central and State government programmes neither implemented effectively nor reached the needy and the target groups. Most of them appeared effective only in official documents and plain papers.

It is also evident that, even working women spend their entire earning and life time for the welfare of their family members. However, they don't have freedom to make decisions for their personal requirements. In spite of changing status of woman in family and society; she has to depend either on her husband, children or other family members for personal needs. Though, the patriarchal society entering into a phase of transformation; the women still suffer exploitation, violence and deprivation of their freedom and personal rights. Therefore, it is crucial for women to move out of their shells to experience social, political, legal, psychological freedom and economic independence.

This paper aims at identifying how Self-Help Groups (SHGs) in rural areas contribute the women to be economically independent and empowered, how the SHGs provide a platform for the poor and marginalized women in rural areas to be aware of their rights, privileges and the opportunities available to become economically independent. Moreover, the role played by the SHGs in educating the women about gender mobility and gender equality.

3. LITERATURE REVIEW

Richard and Joanna, in their study, explain how women are denied of the opportunities, the need for them to move upward in the social hierarchy to achieve gender equality. They identified Six Key facts of social mobility based on relationship and economic condition of the family to analyze the social mobility of women engaged in an income

generating employment with respect to their level of education and occupational skills in comparison to the level of education, occupation and income of the parents – mother and father. The upward social mobility is explained primarily based on ‘mother-daughter’ and ‘father-daughter’ relationships (Richard & Joanna, 2014).” Susan Hanson, brought out a new perspective to the gender related social mobility. The author examined how gender shaped mobility vs. mobility shaped gender. The study focussed on how women can achieve a sustainable mobility, in order to establish a new social order of gender equality (Susan, 2010).” Ogege Samuel Omadjohwoefe in his research study analyzed, how the women in Nigerian society are deprived of their opportunities to participate and decision making equally with men based on social customs, traditions and also based on physical strength and stamina. He explains, the need of education to develop awareness among people to do away with blind beliefs and create an environment, where women can feel free to engage themselves in productive and gainful employment (Ogege, 2011)”.

In addition, for better insight into to the topic the functioning of various SHGs in empowering women in Karnataka State, the success stories of various SHGs operating in the state sponsored by the government (Stree Shakti) and NGOs like Navodaya Grama Vikasa Charitable Trust (NGVCT), Shree Kshetra Dharmasthala Rural Development Project (SKDRDP), Siri Project (sponsored by SKDRDP), MYRADA (operating in Mysore region), etc. were thoroughly studied.

4. HYPOTHESES

The study is focused on the following hypotheses drawn to proceed with the study and draw inferences.

- Self-Help Groups provide an appropriate platform for the rural women to achieve economic independence creating access to resources both financial and material.
- Self-Help Groups promote cooperative culture among rural women with enhanced awareness about their rights and privileges.
- Self-Help Groups catalyst to achieve gender mobility and gender equality in rural areas.

5. METHODOLOGY

5.1. Study Sample

The study is conducted based on the data collected from 811 respondents from the Women Self-Help Groups, operating in four districts Dakshina Kannada (210 respondents), Udupi (210 respondents), Davanagere (198 respondents) and Haveri (187 respondents) from Karnataka State. The respondents and Women Self-Help Groups were randomly selected. However, the districts were selected based on purposive sampling considering the diverse factors like development, agriculture and industrial growth, infrastructural facilities available, geographical factors influencing the occupation, economy and life of the people, etc. The survey to collect the data was conducted using the questionnaire and also personal interview method. The respondents were primarily from the Women Self-Help Groups either sponsored or managed by the government and NGOs. Majority of the respondents (58% of 811), however, were from the Women Self-Help Groups (WSHG) promoted and managed by the two prominent Non-Governmental Organizations (NGOs) operating in Karnataka, namely, Shree Kshethra Dharmasthala Rural Development Project (SKDRDP) and Novadaya Grama Vikasa Charitable Trust (NGVCT).

The sample respondents were from diverse social and religious background. The brief profile of the respondents presented in the Table – 1.

Table 1: Profile of Sample Respondents (Members of Women Self-Help Groups)

Particulars		Number of Respondents	Percentage
Literacy	Literate	743	91.6
	Illiterate	68	08.4
	Total	811	100.0
Family Structure	Joint Family	79	09.7
	Nuclear Family	725	89.4
	Single	07	00.9
	Total	811	100
Distribution of Respondents in various Household Income Categories	Rs. 50,000 and Below	157	19.4
	Between Rs. 50,0001 and Rs. 1,00,000	214	26.4
	Between Rs. 1,00,001 and Rs. 1,50,000	194	23.9
	Between Rs. 1,50,001 and Rs. 2,00,000	137	16.9
	Rs. 2,00,001 and Above	109	13.4
	Total	811	100
Respondents' Age Group	From 18 years to 35 years	268	33.0
	From 36 years to 50 years	411	50.7
	From 51 years to 70 years	113	14.0
	From 71 years and above	19	02.3
	Total	811	100
Marital Status	Married	652	80.4
	Widowed	16	02.0
	Unmarried	142	17.5
	Divorced	01	00.1
	Total	811	100
Social Background	Forward Class (FC)	102	12.6
	Other Backward Class (OBC)	559	68.9
	Scheduled Caster (SC)	91	11.2
	Scheduled Tribe (ST)	59	07.3
	Total	811	100
Religious Background	Hindus	607	74.8
	Muslims	87	10.7
	Christians	94	11.6
	Others	23	02.9
	Total	811	100
Economic Status	Below Poverty Line (BPL Card Holders)	689	85.0
	Above Poverty Line (APL Card Holders)	122	15.0
	Total	811	100

5.3. Tools of Analysis

The tools used for the analysis of the data involve

- Mean Weightage = $[(\sum x_1.4) + (\sum x_2.3) + (\sum x_3.2) + (\sum x_4.1) + (\sum x_5.0)] \div N$

Where, 'x' is respondent; and 'N' is total number of sample respondents.

$$\text{Percentage Empowerment Index} = \frac{\text{Mean Weightage}}{4} \times 100$$

- One Sample t-test with 95% Confidence Interval and .05 level of significance (Estimated using the Likert Scale estimates of primary data using the **SPSS Statistic** tool)

6. FINDINGS OF THE STUDY

Self-Help Groups laid the firm foundation for women empowerment and capacity building. Various programmes have been introduced by with the assistance of Non-Governmental Organizations (NGOs) and government agencies. The Self-Help Groups being comprised of group of persons get empowerment to solve most of their problems of non-financial marketing, better adoption of technology and training for realizing the human potential for entrepreneurial development. The objective of SHGs is to develop strong, cohesive, self-help women groups through inculcation of spirit of self-help and team spirit. These results in overall leadership development through exposure to SHGs management change from workers' status to managers' status by putting control in their own hands, access to market through training, assisting and encouraging need based tapping of alternate resources inclusive of capital (Rajasekari & Sindhu, 2013)''

The SHGs engage the members in various social, economic and cultural programmes. The SHGs organize – training programmes, exhibitions, marketing assistance and guidance, self-employment schemes, health service activities, education, and they also provide financial assistance to the members through SHGs-Bank linkage programmes and forming Joint Liability Groups, etc.

The members of the SHGs various income generating occupations – Agriculture and Allied activities (vegetable cultivation, diary farming, bee keeping, piggery, horticulture, mushroom cultivation, jasmine cultivation, floriculture), Poultry Farming, vermi-composite, Energy Technologies (bio-gas, solar energy), Rural Entrepreneurship Development Programmes (lavancha cultivation, herbal perfume oil unit, coir-rope unit, candle making unit, tailoring, screen printing, petty shops and grocery shops, catering, confectionaries, sweets and condiments units, dry fish units, areca plate units, manufacturing of fancy items, dolls, production of detergent cakes, powders, phenyl, washing liquid, scouring powder, etc.).

The SHGs have been successful in providing required motivation, training, skill development, and also to financial and insurance facilities. The NGOs and Bank-Linkage programmes enable the members of the SHGs to have an access to credit sources at reasonable cost with sufficiently longer repayment period. The joint-liability scheme introduced enhanced the credit worthiness enabling the members to repay the instalments on time since investment of the borrowed credit made on productive ventures, and also regularly monitored by the sponsoring agencies and NGOs through a proper investment management monitoring mechanism. The sponsoring agencies and NGOs ensure regular supply of the required funding, raw materials, training and skill development and also marketing and advertising to ensure the growth of entrepreneurial ventures undertaken by the members of the SHGs. It results in regular income to the members and placing them in a position of economic independence. This, in turn helps the members to engage in multiple income generating activities, improved standard of living with increased savings, consumption expenditure on food, nutrition, health and education of the children, etc.

As stated by Tanu Priya Uteng, "access to all forms of resources such as information, rights, land, money, education, skills, political participation, voice, etc., imperative to all forms of development are primarily a gendered phenomenon in most of the developing countries. The authors emphasize the need to create physical access to all these resources and facilities to deal with all issues pertaining to women empowerment and gender equality (Uteng, 2011)".

It has been evident from the study that SHGs provided a genuine platform to the rural women to participate and enable themselves to have an access to all these resources.

As stated in the hypothesis for the study, SHGs enabled the members to achieve access to resources, health services and hygiene, and also progress in gender mobility and equality. The statistical analysis and the results validate the hypothesis statements as shown in Table -2 and Table – 3.

Table 2: Awareness about Empowerment and Gender Discrimination

Area of Concern	No	Yes	
		Prior to Joining the SHGs	After Joining the SHGs
I am aware of the concept and need for Women Empowerment	70	182	559
I realized about Gender Discrimination in life	571	162	78

Source: Primary Data

According to the data presented in Table – 2, a total of 70 respondents do not have any information about the very concept of women empowerment and 75.4% of the remaining 741 respondents (i. e., 559 respondents) learnt about the concept and need for women empowerment as essential component to live with dignity and identity as a person and feel proud for being a woman. As far as gender discrimination is concerned, 162 and 78 respondents say ‘yes’ about realization of experiencing prior and after joining the SHGs.

Table 3: Empowerment and Gender Mobility Indicators

Empowerment Concerns (Using Likert’s Scale)	Mean Weightage of Likert’s Scale Values	Percentage Mean Value	t-test Values		
			σ	t	p
SHGs instrumental in achieving economic independence	2.48	62.00	1.48157	1.984	.049
SHGs educated us about Health Services and Empowerment	2.76	69.00	1.27487	10.176	.000
SHGs useful platform to develop legal provisions and rights of women	2.60	65.00	1.51611	2.904	.004
SHGs develops psychological and emotional confidence through cooperative interaction	3.14	78.50	1.60280	2.031	.044
SHGs are instrumental in promoting Gender Mobility and Equality	2.40	60.00	1.61309	3.850	.000

Note: σ – Standard Deviation; t – t values and p – Significance level (2 – tailed) derived using SPSS Statistics tool.

Source: Estimated using the Likert Scale estimates of primary

In order to validate the findings of the study and substantiate the hypothesis statements, the results are tested for Mean Weightage, Percentage of Mean Weightage, and also One Sample t-test (with 95% confidence interval and .05 level of significance). A minimum of 60% of the maximum weightage ‘4’ (i. e., 2.4 Mean Value) is considered as the test value for analysis. The result presented in Table – 3, proves beyond any doubt the complementary role of SHGs in social, economic, legal and psychological empowerment of rural women with enhanced gender mobility.

The respondents were of the opinion that, after joining the SHGs they realized their ignorance about their personal rights and privileges, and it made them suffer domestic violence and gender discrimination. After joining the SHGs, they created themselves the space and opportunities to participate and interact with people. Now, they feel confident to speak and deal with issues pertaining to sexual abuse and harassment, privileges of girl child, sex education, health and hygiene

related issues and gender equality and mobility, etc.

The impact of the SHG membership in empowering the poor women in rural areas is evident from the study.

- The SHGs-Bank linkage programme enabled the women to have an easy access to cost-effective credit sources.
- They have a better understanding of banking and financial transaction and access to financial information.
- They have become financially self-reliant, and that in turn changed their attitude towards life, status in the family and society, developed a positive image among friends and relatives.
- They even could render financial support to the needy vulnerable women in the neighbourhood, if necessary.
- They have become more capable to address private domestic behavioural problems (domestic violence, sexual abuse, harassments, etc.).
- They involve actively in various community services like pulse polio, literacy campaign, health awareness programme, etc.
- They are able to achieve better financial transactions – borrowing, repayment, savings, etc., under Joint Liability Groups schemes of financial mobilization.
- They exhibit better decision making power, access to resources and information, positive perceptual changes, positive self-image and confidence.
- Better synergy between the women’s participation in Self Help Groups (SHGs) and local politics, mainly because of their regular participation in meetings, decision making, money (fund) allocation and management, etc., in their routine group activities; and many more.

7. CONCLUSIONS

As stated by Kaufmann, “there are three basic factors determine mobility of women – (i) access to resources, (ii) Competence (skills and ability) to exploit the opportunities available; and (iii) appropriation, i. e., the need and willingness to utilize the resources and opportunities available” (Kaufmann, 2002). Most of the women in rural areas are ignorant of these factors. In such a situation, SHGs emerged as effective in mobilizing rural women and developing awareness in this direction to empower them – ‘the unsung heroines who works from dawn to dusk’.

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