

Self Help Group and Women Empowerment-A case Study of Swa-Shakti Project

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The study addresses women empowerment through Self Help Group in the rural setting. It is believed that as women affinity groups SHG by mobilizing women around thrift and credit activities have resulted in increasing women's economic self-reliance thereby resulting in women's increasingly greater control over other spheres of life. The SHG has been increasingly viewed as an instrument of women's empowerment and incorporated as a key programmatic strategy in various women development initiative. In order to understand how SHG empowers women a case study of Swa- Shakti Project a joint initiative of International Fund for Agricultural Development (IFAD), International Development Association (IDA) and Govt. of India initiative on women empowerment relying on the SHG model was conducted.

The main objectives of the study has been 1) to understand the genesis of the formation of SHG s; 2) to understand how the group processes of SHG can impact empowerment at individual and community level; 3) to understand the effect of the programme interventions on the position of women members in their families; whether project participation has led to greater autonomy, decision-making power and their greater control over resources; 4) to find out if there has been a transformation of relations of subordination between men and women, change in power relations at the level of the larger society 5) to suggest measures for making SHG an effective instrument of empowerment .

The study adopts a mixed model approach to study the research problem. Quantitative methods have been used to enrich the qualitative study. The study has been conducted in Rae Bareilly district of Uttar Pradesh. The sample comprises of sixty-six member women drawn from ten Self Help Groups drawn from three blocks of Maharajganj, Amava and Bachrawa. The study was also conducted at the level of the non-member women, partner NGO and family member of individual member. A sample of sixty-six non-member women was drawn from non-project villages to understand if there were any material differences along a set of common empowerment parameters amongst member and non-member women owing to participation in group processes. Gender awareness of field functionary of partner NGO, Sarvodaya Ashram promoting SHG in the project district of Rae Bareilly was studied. Families of thirty –four individual women members were also covered. Purposive and criteria sampling along with random sampling methods were used at various stages of sampling.

A comparative study of member and non-member women along a set of six common empowerment indicators showed higher awareness on social issues and mobility amongst the member women and their relatively greater access to social, economic and

political resources. The SHG membership and access to credit has ensured amongst some women members the necessary confidence and assertiveness to play a proactive role on credit related matter, education of children and family planning matter. The study showed the limited role of SHG in bringing about a change in the social structures of subordination including patriarchy. This is reflected in the perceptions of women members on property right, wife-beating, preference for male child, male bias in agriculture including their greater control over the agricultural land. This along with lack of education severely restricts women's ability to be genuinely empowered. The contextual factors in terms of poor resource availability and development conditions also severely limits empowerment outcome. At the level of the group, participation in group processes exhibited partly in terms of higher empowerment levels of its leaders. Lack of insurance of assets created through loan, lack of registration of assets in the name of women borrower, lack of male accountability, proxy loaning and autonomy in SHG functioning emerged as critical issues of concerns at the level of the group having implications for empowerment of its women members.

Social Work Intervention strategies

At the level of the group it is important to harness the strength of the collective to nurture the potential of its individual members. It is important to ensure participation of individual members in the group processes through measures such as periodic change in leadership, and democratic functioning. Compulsory insurance of assets created out of loan and its registration in the name of the women borrower, are measures that can have positive implications for empowerment of women members. Strategy for education of women, convergence with other development programme and making women empowerment a part of the overall development paradigm are imperative to have any lasting empowerment outcome. It is important to utilize the SHG forum in enlightening the women in challenging the wider structures of women's social and psychological subordination without which the role of SHG in women empowerment remains circumscribed.