

THE ROLE OF SELF HELP GROUPS AND GENDER JUSTICE IN INDIA

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INTRODUCTION:

The United Nation Commission on status of women observed “women who contribute half of the world’s population by virtue of an accident of birth, perform two third of the world’s work, receive one tenth of its income and owns less than one-hundredth of its property. As such even in India women constituted 48 percent of the total population of the country as per 2001 censuses, and who have significantly contributed for all round development of the country. But she has been disabled, discriminated, suppressed and deprived of many rights and have not recognized her services equally as men. The famous statements “Karyesu dasi, karunesu manthri, shayaneshu rambha, bhojyesu mata” and “Udyogum purush lakshanam” are clear evidence for the societal bias towards women’s works/services. Many activities carried out by women for sustenance of family and society will remain outside the domain of work. Generally the society does not acknowledge these activities/services of women. As such she always identifies as some bodies daughter, sister, wife, mother, daughter-in-law. Such kind of gender based discrimination represents the ugly face of society.

India on one side set the targets for its tenth five year plan in accordance with the Millennium Developmental Goals set by United States for reduction of poverty, improves the lives of the poor and increase the pace of development in sustainable manner, on the other side it has been dominated with the problems of gender discrimination, injustice against women, high level of female illiteracy, poor health, malnutrition among children, maternal mortality etc. But these all along with marginalization of women are the major hurdles on the way of development. Women who found no independent identity, equality in family and society will develop frustration. If half of the population of the country is made weaker through frustration, then the achievement of targets of M.D.Gs and the national development will be remains as dream.

Hence it is very much necessary to recognize the services, skills, potentialities of women for attainment of cultural advancement, political autonomy, social development and economic progress of the country. There must be full freedom to women exposure equally as men and transfer her from being primarily a vehicle of human reproduction, producing biological goods, to a vehicle of social, cultural and economic change. Then only we can build a strong nation and healthy society. But this is not so easy task to establish the fact in existing patriarchal social reality. The supremacy of patriarchy prevents women from playing any active major role in public affairs. In such situations women empowerment has been considered as a key element for providing gender justice, promoting gender equality and for prevention of exploitation over women and for enabling women to realize their potentialities, strengthen in all sphere of life.

MEANING OF WOMEN EMPOWERMENT:

Women empowerment is a multidimensional concept, which covers a broad range of factors such as economic, socio-cultural, familial, interpersonal, legal, political and physiological factors. It can range from personal empowerment that can exist within the existing social order to collective empowerment.

It is now widely believed that empowerment of women i.e. providing equal rights, opportunities and responsibilities to women, will go along way in removing the existing gender discrimination. As world Bank defines “empowerment as the process of increasing capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes”.

The Oxford American Dictionary defines “empowerment as to make (someone) stronger and more confident, especially in controlling their life and claiming their rights”. It means to give women power and help them to face the challenges of being a women in society.

The IXth and Xth five year plans are the most vocal about women empowerment and these plans committed themselves to empower women as agents of social change and development through three fold strategy; economic empowerment, social empowerment and gender justice. Economic empowerment would ensure provisions of training, employment and income generation activities. Social empowerment aims to create an enabling environment for women as equal partner with men, where women can freely exercise their rights both within and outside the home. Gender justice aims at elimination of all types of gender discriminations.

An empowerment through SHGs and micro finance system is a new revolutionary trend that we find not only in India but all over the world. Self Help Groups are playing a vital role not only in reduction of poverty and improves the lives of the poor, but also in providing gender justice and establishment of gender equality in society. The group based model of self help as a strategy for social development places emphasis on self reliance, human agency and action. It aims to mobilize women, to give them voice and build women’s organizations that will overcome barriers to participation and empowerment.

The term Self Help Group in India is used to describe a small homogeneous group of 10 to 20 poor women, who band together with self interest for financial, social services and getting solution for some common problems. The concept builds on mutual trust and help shared ownership, peer pressure, emphasizing group solidarity and togetherness.

During the past few years in several parts of the country the rural and semi urban poor especially women are being organized into self help groups in large numbers. According to a report by National Bank for Agriculture and Rural Development (NABARD), the number of active SHGs in India had touched a figure of 8,67,041 by March 2003, with an average size of 12-15 members, a population of around 15 million comprising mainly of women falls in this informal organized sector. Most of the SHGs members are from regions of higher poverty, illiterates, low level of agricultural surplus, scanty resources, under developed infrastructure and low level of entrepreneurial skills. Generally the focus of these groups is on micro-credit, to create employment opportunities for rural women.

METHODOLOGY;

The data has been collected from 200 women members of SHG of Siraguppa town, in Bellary district, of Karnataka through applying interview schedule technique. The town has 39 SHGs and 5 members from each group have been selected randomly, with lottery method. Secondary data also used in this study.

FINDINGS:

The researcher in this study has been make use of the following indicators of empowerment of women such as

1. Involvement in decision making process.
2. Changes in attitudes of women.
3. The status of women in the family and outside the family
4. Management of economical expenditures.
5. Take active participation in community services.
6. The concept of organization.

A. Involvement of women in decision making process:

Increasing involvement of women in decision making process in various family affairs is one of important criteria's to measures the level of empowerment of women. The decision making may range from making decisions about expenditure on food and household budget to more important decisions like children 's education, decision of women to work outside the house, to purchase or sale of major assets of the family. Usually we find men are taking decisions in some areas and women are in some other areas. Hence Kabeer(1999) points that the decisions related to purchase of food, items of household consumption, children's health appear to fall within the women's arena, where as decisions on education, marriage of children and market related transactions in major assets tends to be the male domain. Therefore, greater care needs to be taken in selecting the decisions which indicate levels of empowerment.

The investigator in this study has made attempts to know whether the involvement of women members of SHG's in sampling area in decision making process in various family affairs increased or not after becoming the members of SHG and the data in this regard personal in the Table No.1.

Involvement of members in decision making process

Sl.no	Particulars	Frequency	Percentage
01	Involvement of women members increased in decision making process in the family	136	68.00%
02	Involvement of women members decreased in decision making process in the family	00	00
03	No any changes in the decision making process	64	32.00%
	TOTAL	200	100.00%

. The women have been actively participating in decision making process after becoming the members of SHGs in sampling area especially in the matters of

1. Expenditure on food.
2. Consumption of household items.
3. Children's education, health marriage.
4. Women work outside the house.
5. Family planning and having Ist/number of children.
- 6 Purchase and sale the property of family.

B. Changes in the attitudes of women:

Self help groups have emerged as an effective mechanism of empowerment and development of women as well as being efficient mode of promoting attitudinal changes. Changes in the attitudes of women is also one of the important indicator of women empowerment. The investigator in the study has tried to know what special changes in the attitudes of SHGs members took place after became the member of SHG. The researcher came across with the following changes in sampling area.

1. Food habits.
2. Dressing pattern.
3. Interest towards education.
4. Behavioral patterns.
5. Contacts.
6. Capacity of questioning, discussion and convincing.
7. Capacity to lead the group. Only 28.0 % (56/200) of the members said that we have been continuing as it is even after becoming the members without any changes in our attitudes. Their relation with SHG is only limited to taking loans and repayment of it.

C. The Status of the women in the family:

The SHG movement has not only resulted in improvement in decision making process and changes in the attitudes of women but also resulted increase in the status of women in the family after became the member of SHG. This too is another indicator of empowerment of women aspects indicating improvement in the status of women in the family are presented in the following table.2.

Changes in the status of women in the family

Sl.no	Particulars	Frequency	Percentage
01	Members have full freedom to attend the meeting, visit the offices, and meet to the officers.	40	20.00%
02	Decreased verbal and physical abuses from husband and other family members.	50	25.00%
03	Respecting her sentences by their family members.	52	26.00%
04	Reorganization of services/works	36	18.00%
05	Increased exposure of women in the family and society.	12	06.00%
06	No response	10	05.00%
	TOTAL	200	100.00%

The data presented in the above table reveals that SHGs activities are definitely increases the status of women in the family and outside the family and through which she is empowering in sampling area.

D. Management of economic expenditure:

The formation, stabilization, growth and expansion of SHGs take place under the overall philosophy of “empowerment” of the poor women. The assumption is that increasing women’s access to micro-finance will enable women to make a greater contribution to house hold income either through their own economic activity or equally becoming a channel for loans to household activities. This contribution increases the status of women in the family. It can be observe from the present study.

SHGs have been playing a tremendous role in empowering women in various economical activities such as

1. Women herself has been fulfilling her basic desires and the desires of her children.
2. She has been maintaining the expenditure of family to the maximum extent.
3. Successfully assisting to her husband in business and other family expenditure.
4. 37.0% of the members have successfully managing an independent business with the help of SHG.

E. Participation in community services.

Further the members of SHG in sampling area have been actively participating in various community services (52.0% of members) except 48.0% of members. The community services where the members of SHGs have participated in sampling area are

1. Awareness programmes.
2. Community activities.
3. Social justice.
4. Social harmony.
5. Political participation.
6. Social functions.
7. Skill training programmes.

As such the the highest percent of (73.0%) the members wants to continue in self help groups due to availability of loan facility with less interest and easy installment exchanging their views concerned to their personnel and family problems, platform to get relief from mechanical family life, protection from various kinds of exploitations, improve our status in the family and outside the family will get wide exposure, to get government facilities to our area. In general they strongly believed in the concept that there is strength in organization. This belief motivates them to have their own organization at district level.

CONCLUSION:

We may conclude from the above discussion that self help groups are playing very remarkable role in empowering the women, through active participation in decision making process, bringing positive changes in attitudes of members, improving the status in the family and outside family, strengthening economical sustainability, stimulating to take active participation in various community services and make them to know the importance of organizations in our life. These are all the main avenues of gender justification and strong establishment of gender equality in society.

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