



Shgs- the Route to Social Transformation

Mrs. Sridevi K

Research Scholar, Department of Studies and Research in Social Work,
Kuvempu University, Shimoga- 577451, Karnataka

Dr. Ramesh B

Associate Professor, Department of Studies and Research in Social Work,
Tumkur University, Tumkur- 572103, Karnataka.**ABSTRACT**

Field instruction is truly the heart of social work education. It is where students learn to apply the theory they have been taught in the classroom. Students are the most important part of the field instruction process and are regarded as adult learners who must take a great deal of the responsibility for the education they receive in the field setting. In this paper the role of students in empowerment of women through SHG which are in turn acting as engines of social transformation is explained. Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from 'being alive' to 'living with dignity'. In field work, students are acting as facilitator for women to choose and schedule activities which act as powerful approaches to women empowerment and the precursor of social transformation

KEYWORDS : Field Instruction, Students, Self-Help Group and Empowerment**Introduction**

Women are critical for Development: In his book «The Fortune at the bottom of the Pyramid», Prof. C.K.Prahlad comments, "A well-understood but poorly articulated reality of development is the role of women. Women are central to the entire development process. There are also at the vanguard of social transformation. For example, Grameen bank's success is based on lending only to women. The women are entrepreneurs responsible for saving and accessing credit. In the case of CEMEX, the company works only with women. Amul, a milk cooperative, depends on women for their milk origination in villages.

Women empowerment as a process of redistribution of social power and control of resources in favour of women was introduced at the third International Women's Conference at Nairobi in 1985. Since then the women's empowerment as an issue has raised at almost all international platform like the UN Conference on Environment and Development in Rio De Zenario in 1992, at the World Conference on Human Rights in Vienna in 1993,, at the International Population and Development in Cairo in 1994, and at the World Summit for Social Development in Copenhagen in 1995 where empowerment was seen as an objective of social and economic development.

Organising women into self-help groups has also set off its own process of social transformation. It has helped wrench them out of a debt-poverty cycle since they no longer need to take loans at high interest rates. More than 50 per cent of the money is now circulating as loans in the villages. More children are now going to school instead of going to work, and women have learnt through their association with self-help groups' crucial lessons that is helping them be far more self-reliant and informed than before. In India, women perform several roles within the family, as well as in wider society. In response to these roles and responsibilities, innovations that address the practical needs of women as well as their strategic interests are crucial. Innovations need to be accompanied by enabling mechanisms to ensure their achievement. This is the route to social transformation in terms of women's empowerment

Empowerment of women in India:

Indian constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realised. Still women continue to be discriminated, exploited and exposed to inequalities at various levels so the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance. By empowerment women would be able to develop self esteem, confidence, realise their potential and enhance their collective bargaining power.

Women empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components (Mailee Karl,1995).

They are:

- Awareness building about women situation, discrimination and rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.
- Capacity building and skill development especially the ability to plan, make decisions, organise manage and carryout activities to deal with people and institutions in the world around them.
- Participation and greater control and decision making power in the home, community and society.
- Action to bring about greater equality between men and women.

The ninth plan (1997-2002) had made its commitment to the objective of empowering women as the agent of social change and development. The twelve salient strategies spelt out focused on empowerment women by making women economically independent and self reliant. It was being hoped that the strategies would be realised through the national policy for empowerment of women. Remarkably SHGs were considered to be one of the strategies to mark the beginning of major process of empowering women

Self Help Group

Self – Help Group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help.

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over. "Women self-help groups are increasingly being used as tool for various developmental interventions. Credit and its delivery through self-help groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalise other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. Community organisation is based upon the belief that people who face life in difficult circumstances are stronger when they are organised together and can shape their own destiny if given the opportunity to participate in a free, open and non-threatening environment

The majority of the rural population in India is resource poor. These people practice seasonal subsistence farming in remote, drought-prone areas, on small land holdings, and they have little opportunities to diversify their livelihoods. In the agriculture operations, 60 per cent

of the work is carried by women. Here, women are traditionally suppressed and have been discriminated against by men for a long time. Women who live within economically and socially weaker sections of society are at a further disadvantage. Provisions in the constitution and the spate of legislation enacted to empower women in post-independent India have not been adequately enforced, and women have not been set free from bondages, liabilities and restrictions. Until recent time, women's participation in any decision-making process was marginal. In matters related to economic development, women continue to be subjugated, both in policy formation and program implementation.

The empowerment of women through Self Help Groups would lead to benefits not only to the individuals, woman and women groups but also the families and community as whole through collective action for development. These groups have a common perception of need and impulse towards collective action. Empowering women not just for meeting their economic needs but also through holistic social development

Coming together

When we were placed at a village called Yedapadavu by DISHA - NGO for our field work, we thought that we will work for women of that village. At first, we found that there was a lack of initiative among this group due to a lack of self-confidence, insufficient funds to start new enterprises, and low credit worthiness. As a result women had been handicapped by unequal access to political, social and economic resources. This, in turn, resulted in low economic conditions and poor nutritional standards. It was found that when working with individual women, no desirable change in their standard of living can be achieved. So we felt that it was essential to encourage the women to form self-help groups, to build their capacities to interact, think, motivate and act with a self-sufficient spirit.

Ways with self-help group

To empower women, it is crucial that their capabilities are enhanced by educating them in legal rights, health and nutritional care, gender equality and the political process. The group that was started by me and sujatha, co-worker, are given training sessions so that they can learn skills and build confidence. We made intensive efforts to infuse entrepreneurial spirit and knowledge among the women by organising various skill-oriented, income-generating training programmes because most of the women were bedi rollers. Members were encouraged to save 10 rupees per week by reducing their unwanted needs, and to deposit the money in a common account maintained by the elected group leaders.

We made women's self-help group to

- **Facilitate members to participate in government schemes:** by knowing what the schemes which they can get benefitted from, few days we were accompanying them to move towards panchayaths.
- **Encourage children, especially girls, to go to school:** even though in south canara we have high literacy level there are certain places where they don't send their girls to school
 - **Celebrate important days:** we made them to celebrate important days mainly to bring unity among them.
 - **Attend grama sabha (village group) meetings:** now also in most of the villages in India women never make an attempt to participate in the grama sabha but this is an opportunity where women can express her right as citizen of the country.
- **Assist in the health campaigns:**
- **Develop unity and self-confidence among the group members:** social group work was the strategy by which we made them to build unity and self-confidence among group member.
- **Form a platform where groups can interact to accumulate and share new knowledge and techniques:** activities like pick and speech and documentary shows on different issues, newspaper discussion were done.

- **Inculcate the habit of savings and initiate income-generating activities:** programmes on different self employment were arranged to initiate income generating.
- **Create a space for women's participation in socio-economic development**

Challenges

when the first self-help group is formed in a village, it is a testing time. The community have suspicions, as previously there have been several instances previously of outsiders coming to collect money under the name 'chetti' (local form of saving money run by local individuals) and running away with the money. So the village members often suspect the motives of NGO staff that come into the village to help form self-help groups with 'savings' as the first activity. Additionally, women did not believe that they could save anything as their income was very meagre and was not sufficient to meet even their basic needs.

The men and some mother-in-laws did not want women to spend time away from the villages to attend meetings. There were misunderstandings and quarrels between the wife and husband over her going out of the house for this purpose. The community members passed degrading comments on the streets and at bus stops whenever women 'dressed up' and went outside the home. There have been occasions when members have asked for their savings back, and wished to discontinue from the group due to this pressure from their families.

ISSUES AND PROBLEMS:

Even though the rural people put their entrepreneurial skills in all the rural development activities their economic status has not improved to the expected level. They have much potential but due to various reasons they don't know how to convert their skills into reality. Some important issues and problems, which indicate the status of SHGs, are:

Most members of SHG are illiterate

Lack of knowledge about the microfinance and its institutions

Lack of interest and awareness for co-ordinating the policy issues

Communication gap between policy implementers and beneficiaries

Lack of NGOs for promoting SHGs

Exploitation of rural entrepreneurs by the organization, supportive institution sty

Absence of management skills among SHG members

Lack of regular evaluation and monitoring of SHG activities

Lack of intensive training facilities to make them good entrepreneur

CONCLUSIONS:

Once the rural women made their decision to take up something, they were resolute. so the self-help groups began to flourish. The women are sincere and honest, and do not seek the wrong means to achieve their objectives. It is important that the self-help groups operations are transparent – every member needs to know the details. All these activities generate confidence in the local people.

The economic freedom, social activities and leadership qualities shown by the women's self-help groups has earned them a good reputation among their communities. This has resulted in the ability of these groups to participate in the local panchayat (village level) elections. The groups now play a key role in the planning, decision-making and monitoring of village development activity. The majority of the group members participate in village meetings regularly, and their involvement helps to initiate new welfare programmes in future.

REFERENCES

1. Batliwala, Srilatha. (1994). The Meaning of Women's Empowerment: New Concepts from Action. In Gita Sen, Adrienne Germain, and Lincoln C. Chen. Population Policies Reconsidered: Health, Empowerment and Rights. Cambridge, MA: Harvard University Press. 2. Birkenmaier, Julie. (2003, March): MSW integrative seminars: toward integrating course and field work. Journal of Teaching in Social Work, 23 (1/3), 167-181. 3. Chiranjeevulu, T. (2003, March). "Empowering Women through Self-help Groups"; Kurukshetra, Ministry of Rural Development, 51(5), 13-20. 4. Gurumoorthy, T.R., (2002, October). "SHGs-Economic Empowerment through Self-Reliance", Social Welfare, 49(7), 24- 32. 5. Srinivas, M. N. (1979). The field worker and the field, Oxford University, Delhi Tamil Nadu Corporation for Development of Women Ltd.:Credit Guidelines for SHGs, Handbook -2007. 6. Subhedar, I.S. (2001). Field work training in social work. New Delhi: Rawat.