



SELF EMPOWERED GROUP: AN ALTERNATIVE DEVELOPMENTAL APPROACH TOWARDS WOMEN EMPOWERMENT IN RURAL ODISHA.

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Abstract

Lack of direction, peer pressure for timely loan repayment, illiteracy, lack of skill upgradation, lack of coordination and other issues drastically affect the potential empowering capability of Self help group in Erasama block of Odisha .Thus, restructuring the traditional Self help group to an overall new form with a different perspective towards empowerment is the need of the hour. Reinvigorating these groups, in a way that nontraditional avenue for entrepreneurship capacities opens up for a woman. The “help” approach of the traditional SHGs should give way to an “empowered” approach led by a trained woman in the group. The target of these groups would be to ensure a financial independency and an improved social standing on a wide scale. This paper will deliberate on various measures to remodel the groups towards a more dynamic approach towards women entrepreneurship and empowerment that would ensure access to equal opportunities and freedom which is a prerequisite for justice and gender equality in rural area.

Research specification: *This paper is based on the research undertaken in Erasama block of Jagatsingpur district of Odisha on women empowerment through self help groups. The sample size was 100 SHGs across the 27 Erasama block with total of 300 respondents. The research was a qualitative research focusing on grounded theory and case studies.*

Keyword: *Empowerment, Disempowerment, Self Help Groups, Structural inequalities, Entrepreneurship.*

Introduction

The initiative of starting Self help groups in Odisha was taken by the Government of Odisha through “Mission Sakti” to support rural women to overcome the aftermath devastating effect of the super cyclone of 1999. The groups have no doubt supported the woman financially but the research findings reveal that this financial independency was very temporary in nature and the groups are dying a slow death. Empowerment of rural women in Erasama through Self Help Groups particularly in being self sufficient economically has failed to bring the desired outcome in reality. There are various accountable and unaccountable reasons behind it. SHGs standing on the foundation of collectivity, self help and micro finance has a shaky foundation because it has failed to realized its strength and potential .Though the philosophy of togetherness is strong yet the numerous and the complete dependence of the members of these SHGs on the external agencies along with limited attention by the supervisory agencies such as Government or NGOs for its proper guidance, the sustainability is at stake. As a result of which once their support is withdrawn they lack the direction and the functioning comes to standstill. The whole idea of empowerment is sidetracked. Along with it there are inherent deficient in the structure and functioning of these groups. Selection process, the focus of economic activity ,the marketability of the products, the consumerism of the products, the micro finance and credit which demands an timely return from the unpredictable business ventures which they have got into, all results in increasing the vulnerability of these women though temporary it may be seen that they are becoming financial independent .

Empowerment and Disempowerment Dilemma

What is disempowerment for some may be empowerment for others and vice versa .There cannot be a rigid yardstick to indicate the degree of empowerment .It is very subjective and varies from place to place and culture to culture with various economic standing. Theorist have defined empowerment in various ways ,it is one of the continuous and voluntary process of connecting a vulnerable individual to the whole process of one’s development ,give a choice in her or his development a freedom to pursue the goal he or she desires or aspires for. When individual has the accessibility and control over resources and skill, then she is in a decision making process. The empowered individual can make a community empowered and it can be around also and this is the whole base on which the paper deliberates .

SHGs, the Standalone Institutions

The developmental and welfare policies are formulated for the welfare of the needy but it is always not empowering for them. (1). Gender inequality is prevalent since time immemorial in all countries in some form or the other. Researchers have pointed out that if both paid and unpaid works of women in developing countries are combined, they work more than men, with less time for themselves and for their self development such as education, entertainment, political participation (2)Gender inequalities persist in various forms and it is seen in discrimination in education, workforce, property ect. It is observed that because of these discrimination women have less access to formal financial institutions and saving



mechanisms. This gap is very prominently prevalent in South Asia the Middle East and North Africa among lower middle-income (3) In spite of various government efforts to increase the scope of women productivity in the paid sector it is found that men spend more time on leisure each day while women spend more time doing unpaid housework (4)Self help groups are an innovate tool through which microfinance is being provided to the rural poor women. The concept has potential for improving the position of women but because of the presence of basic problems there is hardly any realization of these groups. Providing finance is actually the only thing happening and not contributing in the sustainability of the groups. Take out the medium the position of the members is just the same.

The research reveals that there is no strict selection criterion, only thing is that the members should be in the BPL group and most are illiterate or just literate and lack financial independency .As all belong to the same socioeconomic strata and face the same life situations, they are all the followers but have none to follow. The president and the secretary are selected on the basis of popular choice belonging to the same group. As the groups progresses they realized that that they lack direction. The research finds that women are not earning a lot of money from these groups. The only thing they are doing is dividing amongst them for internal lending and instances are there where economic ventures are closed because of various internal and external problems. The compulsions to return the money is huge. The peer pressure dominates and it is a handicap as it does not allow women to take any risk.

The selection of economic venture is very restricted and usually amongst the limited ventures as decided by the authority .This narrowing the scope helps in the perpetuation of the patriarchal structure and gender division of labor in the rural areas. The choice of work and the scope of its activities strengthen the patriarchal domination.

In many instances it was seen that the groups are directionless. Regular meetings are held but the for the sake of meeting and there is no positive outcome hence the sustainability is at stake.

The investment is very less on productive ventures and less use of the locally available resources. The market is confined to the villages only hence very less profit.

It does help in the opening out of network for these women or rather there establishes a connection of private and public sphere but that is through a middle person usually men .The community empowerment through women empowerment in this block is rarely seen .There are instances but the number is very less in comparison to the huge number of the groups existing in Erasama block. The picture that is presented is that SHGs are serving as informal money lenders without actually empowering or giving an identity to women members.

The Malaise of Structural Inequalities on the Productive Capacity of Women

Since time immemorial, Indian society has shown a strong preference for the male child and thus the customs traditions and the normal way of life has thus evolved to maintain this superiority of men .Further the productive capacity of men is supported and encouraged by society which makes men the dominant section of the total population. Thus there is presence of structural inequalities for the other group i.e. women and accordingly the support system is not so supportive for women as such. This relationship is perpetuated and reinforced by a confluence of unequal relations in roles, functions, decisions, rights, and opportunities. (5)*The economic opportunities for women are decided by the husband and gender difference put limitation on economic opportunities* and the types of work women can do.(6)Not only this low socio economic conditions such as poverty and illiteracy, prevent the entrance of women from holding public office.(7).

Women when ever break any gender stereotyped situation especially in the work related venture, the situation is not favourable. This is also applicable in the functioning of SHGs. The research findings says that though the family members are supportive and encourage women to join the groups but this was just because most the major source of income in this block is agriculture which do not yields a regular income. The women are engaged in group activities but it is not the priority, the housework come first and then the group activity as a result they are not able to devote full time and energy. This is due to existing patriarchal notion of gender division of labor. Research reveals 85-90 % of women are responsible for household food preparation in cases surveyed in a wide range of countries. (8)

Other then the structural inequalities, there are some inherent weakness in the groups, they are such as exploitation by some members, ignorance and indifference of some members, weak financial management, lack of stability and unity especially among women SHGs illiteracy or just literate. Problems in the group such as inadequate financial assistance, low return, non cooperation attitude and inadequate support from concerned agencies, training and problems relating to raw materials, lack of



insurance, registration of assets in the name of women, proxy loan, lack of autonomy in SHG functioning. In marketing, the problems are lack of sufficient order, lack of linkage with the marketing agencies, lack of adequate sale promoting measures, lack of permanent market for the products of groups, absences of brand name, poor or unattractive packing system, poor quality of product due to application of traditional technology, resulting in poor market, stiff competition from other major supplies and a lack of a well-defined and well unit channel (9).

The inherent structural inequalities are consciously or unconsciously pushed to the background and an external effort is imposed on the women members to help them empower through microcredit delivery system. This very shaky and default foundation challenges the sustainability of the groups and very often they succumb to the weakness.

Trained Women in the Group

Whole system of viewing everything a woman does as either empowering or disempowering for all women is injustice done to them. Rather the need is the promotion of women leadership in decision making, democratic participation in economic ventures and a freedom of choice would certainly help to curb the structural inequalities.

A new participatory approach should be adopted that would ensure a direct connection between women's freedom of choice and socioeconomic independency. This should accompany flexibility and acceptance of the social structure to embrace the change.

Autonomy is missing in self help group process and the findings present a picture of trained incapacity of the members as given by Veblen as self help group are rather promoting trained incapacity by focusing on the traditional women dominated skill development programmes which has no opportunity in today's market and by doing this the members have very limited scope of employment opportunities.

The UN Women had mentioned Women's Empowerment Principles that would ensure women empowerment (10). They are as follow

1. Establish high-level corporate leadership for gender equality
2. Treat all women and men fairly at work—respect and support human rights and nondiscrimination
3. Ensure the health, safety and well-being of all women and men workers
4. Promote education, training and professional development for women
5. Implement enterprise development, supply chain and marketing practices that empower women
6. Promote equality through community initiatives and advocacy
7. Measure and publicly report on progress to achieve gender equality

Looking at the structural difficulties of the SHGs and also following the UN Principles the government can identify potential women through the local grassroots level machinery and trained them in socio economic sphere with proper knowledge dissemination of gender justice and then allot women under such trained women as their mentor. They could be in overall charge with the selection and functioning of these groups and in direct contact with the higher authorities. Self help group would be a group of empowered successful women of the same village who will be responsible for the upliftment of other members of the group.

Other forms of nonagricultural employment are very small in comparison to total employment such as trade activities or small enterprises. (11) Vocational training can be provided to women in rural areas in men dominated arenas so there is a vast scope of employment opportunities. In Erasama block, groups do not have a sound social and economic standing but if they were to be made strong enough to be the role model for empowerment and facilitating network between urban and rural, then there would be greater chances of women empowerment spread across the rural area.

Entrepreneurship by Women in Little Republics

Women contribute to agriculture across the developing world and statistics reveals that 43 % women comprise agricultural labor force in developing countries. (12) But it can be seen that the women farmers have less accessibility and ownership of land in comparison to men, around less than 20% are women landowners (13) and limited access to agriculture allied services such as inputs, seeds, credits, and extension services (14). This differential standing have a tremendous effect on women to benefits from farming and other agriculture related entrepreneurship. (15) Rural men are mobile in comparison to rural women which enables the females to participate in economic activities. (16) Thus women groups can focus in various agriculture related activities in large scale.

But the recent trend of transformation of agricultural land for non agricultural purpose and mechanization of agricultural practices has put a limit on the entry of labor force into agriculture. In such a situation the only possible option for absorbing



the labor force is in the rural nonfarm sector which is considered more productive as compared to agricultural sector.

Women entrepreneurship is one such tool towards effective development strategy. It is not only capable of generating employment opportunities but also tackle the gender bias issues effectively. The orientation of the society towards the desirability that women should play an equal and important part in the country's development affairs and then the local women, with their confidence boosted up by new skills would voice their opinions in village and it would result in true empowerment.

The bottom up growth strategy which emphasis on a business supportive economic condition in rural areas where women entrepreneurs can work for their advancement along with strengthen and promoting collective self help efforts for their entrepreneurship activities.(17)

The trained women of the groups would work together with other members and maximizing this collectiveness in bulged purchasing of raw material, collective marketing sharing of infrastructural facilities ect.

Conclusion

Self help groups are no doubt a facilitating agency for rural disadvantaged women of rural India which provides a forum for various welfare and participatory programmes which would not only increase the confidence and social status of the women but the whole community will be benefitted. However restructuring these stand alone groups in to a more comprehensive and integrative professional entrepreneurship facilitating agency, widening its scope through the leadership of trained and efficient women and focusing on nontraditional productive avenues would bring a tremendous social impact and benefits where each individual counts and each voice heard.

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