Research Paper

A study on the Impact of Self Help Groups (SHGs) on the Financial, Emotional and Socio Political Empowerment of Women in Kerala: A Case Study of Welfare Services, Ernakulum.

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Abstract:

It is widely acknowledged that India, as one of the BRIC economies, is undergoing rapid urban transformations that are subject to global and local forces. The SHG movement worldwide aimed at systematically empowering marginalized grass root level women, by way of conscientization, income generation and capacity building. The resent article examines vying evidence as to whether the SHG movement really did enhanced development among the coastal women. Data had been collected from the SHGs in the Ernakulum area of Kerala. On one hand, the conscious group mobilization, thrift collection, serendipitous exposure to diverse, novel experiences, and the frequent discourses culminating in consensual decision-making, all enhanced the coastal women's ability to articulate and gain a higher status in the family as well as in their locality village. On the other hand, consumption of loans by the poor members did not substantially contribute to improve their productive capacities; neither did micro-credit attract the poorest and the needy. The study also evidences that such initiatives eventually led to another form of domination over women, through the development of new hierarchies of power, which further created hurdles and enslaving them financially on their spouses. The authors are forced to concede that evidence with respect to the impact of SHGs

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women's status and well-being is mixed There have also been a number of changes in the conditions of the rural poor. Bonded labour still occurs that ties the very poorest, often of dalit or' scheduled castes' (SC), to long term farming servitude on another's land, butthe traditional labour relations of the very poorest have diversified.

Key Words : Self Help Groups, Women Empowerment ,Socio-Political Life

Introduction : In India, self help groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with process of self management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies, linked not only to banks but also to wider development programmes. SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply).

SHGs aim to empower women at the grass root level in a systematic manner. SHGs aim to provide economic empowerment through skill development in order to assist women acquire power and develop their personality to face the challenges in living. Empowerment here is achieved by purposive conscientization by giving external stimulus for women's development. Empowerment of women – the basic concept behind SHGs, means more than achieving equality; social justice too is implied. Rao's (1996) definition of empowerment is applicable in the SHG context. Rao argues that empowerment should 'attempt to change the current social and economic institution that embodies the basic and unequal power structure in the society'. Empowerment is a long, complex process. Margaret (1949) described three levels to empowerment. The first is the awakening of individual consciousness; the second, is development of collective consciousness; and the third and final, is at the level of translating collective skills and resource into political and legal action, ultimately leading to women's empowerment. This is a process of social transformation, where women gain control of decision making over issues that affect their lives, in order to have access to and control over resources and benefits. Thus, through empowerment, women become an important and active ingredient of social development.

The process starts with enlightenment. As long as the women are ignorant they cannot be empowered. Mohini (1998) defines empowerment as a process whereby women become enlightened, and thus, increase their own self-reliance to assert their independent right to make choice and control resources that assist in challenging and eliminating the factors that subjugate them.

Thus the concept of SHGs is that of helping oneself for development through one another. By participating in SHGs, women begin re-examining their lives critically and collectively. SHGs enable women to look at old problems in new ways, analyze their environment and situations, recognize their strength, alter their self image, access new kinds of information and knowledge acquired at gaining greater control over resources of various kinds. Micro-credit initiatives have become increasingly popular as a way to mobilize poor communities through the provision of loans through specialized financial institutions (Mosley and Hulme, 1998). Small groups are formed, and loans are allocated to members, based on group solidarity instead of formal collateral (Montgomery, 1996). This strategy appeals both to those on the left, as it is based on redistribution principles, and to those on the right for it promotes self-sufficiency and independence of the poor through capitalist activities (Mosely and Hulme, 1998). Micro-credit schemes have been particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females (Amin et al., 1998; Kabeer, 2000). However there is conflicting results of micro-credit on women's status and well-being. While some consider it contributing towards women empowerment some others doubt whether it has succeeded in achieving its social objectives (Montgomery, 1996; Rahman, 1998). Given the above background, the authors deemed it worthwhile to look at the vying evidence and draw their own conclusions regarding whether indeed the SHG. Poor rural households now undertake a range of activities (Harriss-White, 2003; Brass, 2008; Breman et al 2009).Migrant work, often in construction or regional industries and particularly amongst males, has grown. Remittances by migrants and new attitudes amongst landlords to how they might use their land and capital have begun to change rural land and labour relations. The growing problem of periodic flood and drought in some regions has also produced change (Bosher et al, 2007). With change have come new issues of social and economic mobility. In keeping with many processes that weave global, national and local threads new circumstances have created both positive and negative aspects;

but also insecurity. The combination of microfinance implemented through forms [...]ives between the state and different kinds of banks – state-backed, commercial, [...]atives - and self-help groups (SHG), which administer local pools of capital for small [...] provides one such example (Morduch 1999; Karmaker, 2005 & 2008; Srinivasan [...]). Rural women in particular have been prime movers and beneficiaries of SHGs. [...] various problems have been highlighted the SHGs are widely considered a source of [...]ity and of empowerment (Meenai, 2005 & 2006). Often it is thehousehold that [...]ly holds any debt but the women who administer it. Debt has been used in a number [...]erent ways (e.g. Collins et al, 2009). Use often goes beyond the original intentions of [...]finance, ranging from short term urgent medical needs (often related to injuries or [...]s suffered by migrant workers), to specific investments, either directly in (usually tenant) [...] or in small business activities that can be undertaken from the home. The use of this [...] by the poor can be conceived of as 'rational' in the pursuit of development and survival [...]es that are responding to new circumstances and opportunities. In this context, micro-[...] in general and SHGs in particular are a preferred alternative to the usury of traditional [...] moneylenders. The terms and conditions are better, the lending more flexible,and, if the [...]ower experiences difficulty, the SHG, of which the borrower is also a member, is also [...] to be more patient and understanding as a collective. Importantly, however, our [...]rch indicates that the accumulation of debt is not just a straight decision regarding [...]ment in development and survival strategies. It is not purely rational in the discredited [...] of the term used by mainstream economists. It is rather a more complex rationale. Poor [...]holds can be both channelled and seduced into taking on levels of debt that are [...]rous. This danger occurs in a variety of ways. Often the debt is invested in small [...]ess or employment activities that can be undertaken from home by women as part of or [...]dition to farming and other domestic labour duties that they are increasingly undertaking [...] engage in temporary migrant work. This is in many respects a self-limiting form of [...]ity for women. It is a new response to old gender constraints. This is because it focuses [...] on a narrow range of investment possibilities. As such the focus tends to be mainly [...]skilled work at the bottom end of supply chains. This can produce contradictory effects.

[...]re Services Ernakulam (WSE)

lfare Services Ernakulam (WSE) is a registered Charitable Organization (Reg. No. ER-32/65) der the Travancore- Cochin, Literary, Scientific and Charitable Societies Registration Act of 55. It is the result of the concern of the Archdiocese of Ernakulam Angamaly for the powerment and embitterment of the poor and other vulnerable social groups. It has four and a lf decades of rich experience in facilitating Human and Institution Development activities, ilitating Community Organizations, socio-economic development, management of natural ources and environment and other community level interventions for creating social change d through these, thousands of poor and marginalized people could be brought to better living nditions and self reliance. WSE is the official organization of the Ernakulam-Angamaly chdiocese for social work and through this it reiterates its commitment to social ministry. The ble vision of Welfare Services Ernakulam is "Formation of a just society based on human alues".

adopts a developmental approach by empowering the rural poor to unravel their problems, spot t the causes and consequences, identify resources and make out feasible solutions through a ilitation mode that shall enable the weaker and deprived to render independent work in this ciety. WSE consider development process as multifaceted and inter related. Poverty and arginalization cannot be tackled in an uneven manner. Solutions of these problems should be empted through a comprehensive and integrated approach. Therefore, linkages, collaboration d networking are given utmost importance in the approach to development.Sahrudaya is an gan of WSE which aims at the development of life skills of the adolescent girls and promotion f safe women hood through safe motherhood in the Ernakulam-Angamaly Archdiocese.

Objectives

- To Study about the role of Self Help Groups in the Empowerment of Women
- To Study about the SHGs as financial support system for women in Kerala
- To Study about the emotional support system provided by SHGs for women in Kerala
- To Study about the socio-political awareness provided by SHGs for women in Kerala

Hypothesis

H01: Self Help Groups do not contribute much towards the empowerment of women in Kerala
H11: Self Help Groups do contribute much towards the empowerment of women in Kerala
H02: Self Help Groups do not remain as a financial support system to women in Kerala

H12: Self Help Groups do remain as a financial support system to women in Kerala

H03: Self Help Groups do not remain as an emotional support system to women in Kerala

H13: Self Help Groups do remain as an emotional support system to women in Kerala

H04: Self Help Groups do not remain as a Socio political support system to women in Kerala

H14: Self Help Groups do remain as a socio-political support system to women in Kerala

Scope of The study

The research paper will help to understand the role of Self Help Group in upliftment of women empowerment in Kerala and to understand the various dimension of its impact like financial empowerment, emotional empowerment and Social Empowerment. This study can help into bringing new insight into SHG working model and its successful implementation in other states also.

Sample Size

Since this study has been done in Ernakulum, in a coastal area of Kerala, A purposive and convenience sampling has been taken into research. A pretest has been taken in Ernakulum coastal areas and some pretest has been deleted according to the pretest results. The questionnaire was designed to cover overall empowerment including financial, emotional and social political support system to women in Kerala and to understand the different parameter statistical tools has been utilized like Paired t- test ,ANOVAs and simple frequency table is been used to understand the reach of SHG model.

Discussion and Results

Table 1. Frequency Table

Age group	Frequency	Percent
Elderly age	13	26.0
Middle age	15	30.0
Young age	22	44.0
Total	50	100.0

Religion	Frequency	Percent
Christian	35	70.0

Hindu	13	26.0
Muslim	2	4.0
Total	50	100.0

Category				
Cast	Frequency	Percent	Valid Percent	Cumulative Percent
General	37	74.0	74.0	74.0
OBC	8	16.0	16.0	90.0
SCST	5	10.0	10.0	100:0
Total	50	100.0	100.0	

...nt: Young ages are more approached and they are more in reach with SHG model. And ...n wise Christian community is more beneficial and schedule cast and schedule tribe is ...beneficial.

...e 2.

Experience					
Experience		Frequency	Percent	Valid Percent	Cumulative Percent
...id	5-10 years	40	80.0	80.0	80.0
	Less than 5 yrs	10	20.0	20.0	100.0
	Total	50	100.0	100.0	

...ment: Peoples having 5-10 years of experience people are more frequently beneficial in ...model. Where people having less than 5-10 years are less frequently approached in SHG ...el.

...e 3

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Empowerment score	50	62.50	100.00	**87.2500**	10.32940
...ancial Empowerment	50	10.00	100.00	**76.0000**	20.70197
...otional Empowerment score	50	62.50	100.00	**86.6500**	11.18730
Social Empowerment score	50	55.00	100.00	**81.3500**	11.21690
Valid N (list-wise)	50				

Statement: Mean values for empowerment score is 87.25 Which shows empowerment score is satisfactory and financial empowerment mean is 76.0 which also reflecting that financial empowerment is stable as well as social and emotional empowerment is satisfactory and contribution of SHG is vital in Kerala.

Table 4

Paired Samples Test

		Paired Differences			T-Test Cal	T-Test Table	Result
		Mean	Std. Deviation	Std. Error Mean			
Pair 1	Empowerment score – Financial Empowerment	11.25000	23.17992	3.27814	3.432	1.96	Significant
Pair 2	Empowerment score – Emotional Empowerment score	.60000	8.78542	1.24245	0.483	1.96	Not Significant
Pair 3	Empowerment score – Social Empowerment Score	5.90000	10.40947	1.47212	4.008	1.96	Significant
Pair 4	Financial Empowerment Emotional Empowerment score	10.65000	23.59204	3.33642	3.192	1.96	Significant
Pair 5	Financial Empowerment – Social Empowerment Score	5.35000	23.80839	3.36701	1.589	1.96	Not Significant
Pair 6	Emotional Empowerment score – Social Empowerment Score	5.30000	10.34655	1.46322	3.622	1.96	Significant

statement:

Pair-1

Empowerment score – Financial Empowerment where t- tabulated value is lower than calculated value which shows there is significant relationship between overall Empowerment and financial Empowerment.

Pair-2

Empowerment score – Emotional Empowerment score where t –test calculated value is lower than t-test tabulated value so there is no significant relationship between emotional Empowerment.

Pair-3

Empowerment score – Social Empowerment Score where t-test tabulated value is lower than calculated hence there is significance relation between social empowerment and overall Empowerment.

Pair-4

Financial Empowerment -Emotional Empowerment score having significant relationship

Pair-5

Financial Empowerment – Social Empowerment Score is showing no significant relationship as test calculated value is showing lower value than t-test calculated value.

Pair-6

Emotional Empowerment score – Social Empowerment Score is showing higher significant value.

Table- 5

ANOVA for Age group

		Sum of Squares	df	Mean Square	F-cal	F-Table	Result
Empowerment score	Between Groups	590.747	2	295.374	2.994	3.00	Not significant
	Within Groups	4637.378	47	98.668			
	Total	5228.125	49				
Financial_Empowerment	Between Groups	286.807	2	143.403	0.325	3.00	Not significant
	Within Groups	20713.193	47	440.706			

	Total	21000.000	49				
...tional Empower ...ent_sco re	Between Groups	263.518	2	131.759	1.055	3.00	Not significant
	Within Groups	5869.107	47	124.875			
	Total	6132.625	49				
...ial_Sc ore	Between Groups	19.606	2	9.803	0.075	3.00	Not significant
	Within Groups	6145.519	47	130.756			
	Total	6165.125	49				

...tement:
...OVAs table showing that there is no significant relationship between **financial**, Social and ...tional relationship between age groups as F-test calculated value is lower than tabulated ...e in all three aspect.

ANOVA for Religion

		Sum of Squares	df	Mean Square	F-cal	F-Table	Result
...powe ...ent_sc ore	Between Groups	50.934	2	25.467	0.231	3.00	Not significant
	Within Groups	5177.191	47	110.153			
	Total	5228.125	49				
...ancial Empow ...ment	Between Groups	312.637	2	156.319	0.355	3.00	Not significant
	Within Groups	20687.363	47	440.157			
	Total	21000.000	49				
...otion ...l Empo ...ermen ...score	Between Groups	330.626	2	165.313	1.339	3.00	Not significant
	Within Groups	5801.999	47	123.447			
	Total	6132.625	49				
...cial_ Score	Between Groups	15.736	2	7.868	0.060	3.00	Not significant

Within Groups	6149.389	47	130.838			
Total	6165.125	49				

ent:
VAs table is showing that there is no significant role of religion as F-test tabulated value is r than calculated value.

sion:
e results showing above that there is significant contribution of SHG Model in Kerala to the women empowerment in terms of providing financial ,socio-political and emotional rt for the women and this model could be applied in other states also to uplift the women erment. Here the frequency table showing the frequency of younger generation ching faster and getting benefited through SHG Model. So accordingly this case based helped to understand different religion group approach as well as frequency of their ation towards self- help group linkage model.

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