

Empowerment of Women through Self-Help Groups (SHGs): A Case Study of Viswa Santhi Balananda Kendram (VSBK)

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ABSTRACT The rise of the NGOs in the global context is identified as an important phenomenon, which has implication for the development prospects of the poor. In recent years, all the developmental sectors emphasise on incorporation of women's participation in development. Different social and religious values, belief, norms, prejudices have kept the women far away from such development. Many development organisations throughout the country are putting concerted efforts towards women empowerment through SHGs and one such organization is Viswa Santhi Balananda Kendram (VSBK), Andhra Pradesh. The headquarters of the organisation is in Guntur and it works in the districts of Guntur and Prakasam districts of Andhra Pradesh. It focuses on the effects of the SHGs on women's participation and exercising control over decision-making, both in family matters and in group activities.

INTRODUCTION

Women constitute half of the population in the society. They have been playing significant roles both in the social and economic fronts. Women as mothers and care-takers contribute to human resource development. Therefore, women's welfare, accessibility to development and participation in the decision-making process are imperative in the context of their multiple roles in the society. In recent times, empowerment of women emerged as one of the significant inputs in the development process. Empowerment is a process aimed at changing the nature and direction of forces, which marginalize women in a given socio-economic development. It is also very much related to women's solidarity, strength and collective action. It is linked to the issues of social justice and equality in the society. It can be understood as a process of enabling women to acquire and possess "power resource" in order to make decisions or resist the decisions that are made by others which affect women. Hence, the process of gaining greater control over the source of power is considered as empowerment. Thus, the key elements in the process of empowerment are "enabling" and "providing power" and they reinforce each other. The process of empowerment also refers to the act of challenging the existing inequality, power relations and more control over resources by women. Many strategies and programmes have been designed and implemented

for empowerment of women for improving their accessibility to credit. Literature suggests that NGO interventions positively contribute to women empowerment (Ahsan Ullah 2003:21). NGO's central goal is empowering the powerless women folk or helping them to bloom their hidden potentialities, that is power of thought, power of word, and power of organization, with a view to helping them to participate in the socio-economic development for their emancipation from less human condition to more human condition (Haider and Aktar 1999: 57). Empowerment through Self-Help Group (SHG) strategy is a multifaceted process, which encompasses many aspects such as enhancing awareness and increasing access to power resource (economic social and political). An equally important component is the mobilization and organization of women into groups. Group formation is the basis for women's solidarity, strength and collective action. Self-Help Groups are necessary to overcome exploitation, create confidence for the economic self reliance of rural poor, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for a common objective and gain strength from each other to deal with exploitation which they are facing in several forms. A group becomes the basis for action and change. It also helps in building relationship for mutual trust between the promoting organization and in helping the rural poor. SHGs play an important role in:

- Differentiating between consumer's credit and production credit.
- Assisting group members in getting access to the formal credit institution.
- Setting viable norms for interest rates, repayment schedules, gestation period, extension, writing off bad debts etc.
- Ensuring repayment and continuity through group dynamics.
- Providing easy access to credit and facilitating group or organization for effective control and
- Analyzing the credit system for its implications and changes in the economy, culture and social position of the target group.

This paper is based on the efforts made by a NGO namely, Viswa Santhi Balananda Kendram (VSBK), in empowering women through SHGs in the Guntur and Prakasam districts of Andhra Pradesh. It also focuses on the effects of the SHGs on women's participation and exercising control over decision making both in family matters and in group activities.

Objectives

The objectives of this study are:

- To identify the programs undertaken by VSBK
- To find out the SHGs strategies followed by the organization
- To trace out the impact of these programs on vulnerable women of its working area.

METHODOLOGY

Information in this study has been collected from both primary and secondary sources. Secondary sources include brochure, annual reports, and books etc. Primary data is basically collected through interviews with VSBK officials.

ABOUT VSBK

VSBK was set up in 1978 and the main objectives of the organization are as follows:

- To establish, run and maintain free schools, institutes, hostels and training centers in rural areas,
- To promote comprehensive health and nutrition service for the rural poor,
- To co-ordinate the activities of various voluntary or philanthropic service oriented institutions or societies in rural and urban development programmes

- To take up any programme in partnership with government or semi-government agency or non-government organization (national or international),
- To motivate, form Self Help Groups, stabilize them through awareness camps and training programme (skill training and books maintenance, voluntary training etc.).

Initially when VSBK was established by Sri B. K. Visweswara Rao in 1978, it carried activities in the areas of non-formal education, adult education, training programmes for volunteers and established many free schools under the name of Balananda Kendrams at different places of Guntur. Hundreds of poor children were given good education, at par with other government schools. In 1991, VSBK started its activities for the development of women and children in programmes like formation of SHGs and women sangams, training groups for capacity building through animators system, organising awareness camps and training for women, providing financial support to take up income generation activities with the assistance of Rashtriya Mahila Kosh (RMK) and providing forward and backward linkages. Since 1992, VSBK has consistently fostered the SHGs concept and strategy as the Indian model of banking with the poor. The basic features of the SHG concept as VSBK fostered are:

- Affinity which binds the members together
- Homogeneity-only the poor are members
- Limiting the group to 8-10 members
- Voluntarism, which means that SHG sets its own agenda, designs its own rules and systems of functioning
- Regular savings and internal lending
- Discipline in repayment
- Selectivity Need based members in the group will be given preference

VSBK believes that micro credit is the only tool to reach the poorest of the poor and to change the economical status of the poor in the community. To overcome the existing problems in the areas of Guntur and Prakasam districts, VSBK identified that there is a need to make women as power centers. Most of the women in SHGs belong to Scheduled Castes, Scheduled Tribes, Backward Classes and other Forward communities who live below poverty line, below 30 years of age and with low education. They also had low annual family income and low productive asset base. It indicates that the poor

among the weaker sections with similar socio-economic background were mobilized to form the SHGs. The main purpose of the SHGs has been to inculcate the habit of saving and inter lending. Besides this, training in skills, book maintenance, and moral support was given to start the income generation programmes. VSBK is working with 919 SHGs with 10,000 women in Guntur and Prakasam districts with the focus on women's rights and on access to and control of resources, which they require to ensure a sustainable livelihood. The organization is also conducting other social welfare activities like awareness programmes, crèche centers, old age homes, girls' hostel etc., in selected areas. Many financial institutions like National Creche Fund, Dept of Women and Child; Ministry of HRD, New Delhi; CAPART, Hyderabad; Rashtriya Mahila Kosh(RMK), New Delhi; National Minorities Finance and Development Corporation (NMFDC); National Handicapped and Finance and Development Corporation (NHFDC), New Delhi etc., have come forward to support the activity of micro-credit programmes through VSBK.

Impact of SHGs

A lot of changes have occurred in the life of women after they joined in SHGs organized by VSBK. The following are the some of the major changes which lead to empowerment of women of Guntur and Prakasam districts:

- Women have started taking joint decisions with their husbands. Previously there was no involvement of women at all.
- Relatively, the awareness about child health has increased among the members of the groups. However, practice of health principles was better among the members below 30 years of age. In the case of family planning operation (birth control) also the situation was similar.
- Self- confidence of the women increased.
- The enrolment of children in schools has increased.
- As the income was not sufficient for their family, they are working as agricultural labourers during off-season, particularly in summer.
- All the members have started cultivating vegetables in their farms and in kitchen gardens. Part of the produce was sold and this has lead to additional income for SHGs members.

- A few members purchased bullocks with the assistance from SHGs. This generated an additional income for the family. The bullocks are rented out for ploughing to others. Some of these members have also purchased bullock carts with the income generated.
- Membership in SHGs has provided opportunities to gain leadership, experience and confidence. The participation of women in politics, and the claiming of right wages, pattas in their names, has increased confidence among them for a better quality of life.
- The SC women group saved as much as Rupees ten lakhs over a period of 9 years and the members distributed the amount among themselves. The amount was invested for additional irrigation facilities in their land.

Future Prospective of VSBK with Reference to Micro-credit

The main concept of VSBK is to make women as independent persons and to develop self-confidence and equality of opportunities. VSBK is aiming to form 5000 SHGs in 550 villages of Guntur and Prakasam districts of Andhra Pradesh and two more adjacent states i.e., Tamil Nadu and Orissa, with 55000 women within the next five years. It is also aiming at continuously forming SHGs by giving training, encouragement, guidance and lending support. All the women irrespective of caste creed etc. should be brought above the poverty line. Their families should come up educationally, socially and economically and they should also have better health awareness. The NGO wants to promote the movement of micro-credit by encouraging and strengthening the other local NGOs, SHGs, Mahila banks etc. In one word, women should not only have financial liberty but elevate their social status in the family and society at large.

CONCLUSION

On the whole, it was understood that women had greater accessibility to the financial resources through VSBK. The members were able to invest in agricultural operations and for health care of the family members. Now, SHGs are giving credit as and when needed for their basic requirements. VSBK has opened new gates way of development, especially among women and weaker sections. They have injected a positive change in their

socio-economic behavior and enhanced their status and value at the grass root level.

RECOMMENDATIONS

1. Most of the women were illiterate; hence they had difficulty in writing their records. Hence, the NGO should concentrate on providing literacy skills to the SHG members.
2. Most of the SHGs for years depend on the NGOs for support. They say that without the NGO support they could not manage on their own. This has to be reduced and the NGO has to develop SHGs to become self-reliant.
3. The NGO organises training for SHGs in

- planning, micro-finance and marketing.
4. Better monitoring and supervision are needed in the areas where VSBK is performing at a lower level.

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