

Full Length Research Paper

Women SHGs in coastal Kerala: The lope side of social development?

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The SHG movement worldwide aimed at systematically empowering marginalized grass root level women, by way of conscientization, income generation and capacity building. The present 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 coastal areas 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 on women's status and well-being is mixed.

Key words: SHGs, coastal women, empowerment, development.

INTRODUCTION: EMPOWERMENT

The global conference on women empowerment in 1988, pointed out that empowerment is the only and surest way of partnering women in development (Khan, 2006). The WHO and the UN have repeatedly emphasized on the need to strengthen women at grassroots, in order to ensure the nations' development. Considering the fact that women are by nature power-shy as well as powerless, empowerment is necessary to make the women equal partners at all levels of development. Though one can see various reform movements and empowerment strategies developed for the early history of India, the latter was taken up very seriously only during the last decade. Earlier, women's empowerment centered on 'empowered' women, where as today it is realized that empowerment of women should start at the grass root level.

In India, self help groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a

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

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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 real 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

movement has supported social development or withered. With this in mind, they examined how the women are motivated to join the SHGs and to take up employment for economic development, which presumably later would contribute to holistic empowerment. It was also proposed to examine the various hurdles coastal women face, and whether indeed, involvement in SHGs actually leads to empowerment.

METHODOLOGY

The SHGs of Thiruvananthapuram district, the capital city of Kerala, have had a short history of 8 years. Kerala, the Gods own country lies in the southern tip of India. Kerala is a model for the rest of the country in terms of its high literacy, especially women literacy and empowerment. In this study, SHGs are operationally defined to include only the groups constituted in the coastal areas of Thiruvananthapuram. The study concentrated on the women who live in the coastal area and are members by the SHGs started from 2002 onwards. In Thiruvananthapuram district alone, there were 2112 such SHGs along the coast looking after the needs of the women. Census method was adopted and the entire SHGs were studied using an interview schedule. From each SHG, 3 women each formed the unit of observation. These women were selected using purposive sampling as the researchers wanted to purposefully select the leader of the group and two women who were having continuous membership in the SHG. After collecting the basic information 20 focused group discussion was carried out in different areas to get an in depth understanding about the prospects and problems faced by the women in the SHGs.

FINDINGS

Motivating factors

79.4% of the women SHG have an average of 15 to 20 members. As a matter of policy, women above 18 are permitted to join the SHGs and while those above 60 were not encouraged as they were expected to acquire knowledge and new skills. One could see that the timing was perhaps opportune. The coastal women, who were even otherwise dynamic, were eagerly awaiting an opportunity that would help them to develop in one way or the other. When the Government of India took initiative through the Kudumbasree Mission, there was an overwhelming response on the part of the women to join the group irrespective of their age, economic background and other social variables. Sohoni (1994) asserts empowerment to be a process that starts with awareness from individual consciousness, grows with action and broadens at the collective level. This overwhelming response on the part of women invited many other NGO's, social service societies and cooperative societies to start SHGs to help women in the coastal regions of Thiruvananthapuram.

The 72nd and 73rd amendment of the Constitution of India demanding that the State reserve 33% of the seats for women was instrumental for the upward mobility of women at grass root levels. It was found out that elected

women leaders, realizing the need for convergence of women in groups as a necessity for local development, motivated women for group formation; however, vested political interest to expand the electoral base as a covert motive cannot be ruled out as a reason for group formation. In Thiruvananthapuram, for 60.6% of SHG members, local body members (Ward, Panchayat and Block Panchayat members) were the motivators. The mechanism of motivation was largely, modelling. The elected leader inspired the coastal women by presenting the former as role models and also presenting success stories of similar other groups already existing in the areas and explaining their activities. During data collection, the researchers noticed a leader explaining to a group of ignorant and innocent fisherwomen how a family became upward mobile as a result of one of the family members joining a SHG. She told the members how the thrift and revolving funds became useful for the education the girl children in the family, and how later, it fetched them employment in various other institutions. Such vivid stories and illustrations motivated the members to join SHGs. Likewise, the VEOs (Village Extension Officers), especially lady VEOs, who were already exposed to SHGs concept and in favour of it, motivated the women to form the groups. NGOs and the Church too, played a vital role in motivating the women for group formation. One cannot forget the role played by retired government servants, 'Anganwadi' teachers and literacy mission volunteers, who initiated the women into the SHGs movement. It was also noted that SHG member themselves, motivated the other women to become the members of the group. Over and above all these, there was a deep desire among the coastal women to liberate their lives from the bondage of poverty. Another compulsion was the need to get over indebtedness by getting rid of money lenders, who stalked them after having leniently loaned money for a huge interest. A few SHG members remarked that it was the evil image of the money lenders and loan sharks who exploited them and threw them into debt that first came to their minds when being told about how SHGs operate to mobilize funds. The majority of the women who joined the SHGs were fish vendors in the local area or those who went door to door vending fish in the neighboring areas.

The external agencies stimulated the coastal women to join the SHGs in the initial stages. It was during the later phases (second and third) that self realization served a motivating factor. As a result of this realization, women themselves critically analyzed their existing life situation, especially in terms of the income generated and savings, as well as the occupational structure of their families. Karl (1995) identifies four distinct stages in the empowerment of women – awareness, capacity building and skill development, participation in activities, and finally, action for change.

When Tsunami hit the coastal region in December 26, 2005, it was the women who suffered a tremendous set

back. Not only was their livelihood affected, but their future also looked bleak. The catchment areas at sea were not yielding as much fish, as pre-Tsunami. Although it was a universal problem, it was found to affect women more. Usually, as a practice, women got whatever fish that was left over after the main portion was sold in the wholesale market. However, post-Tsunami, the harvest was hardly enough to cater to the demand of the wholesale market. As a result, very little fish was available for retailing by the women. Considering the fact that in most of the houses, the fisherwomen were the breadwinners, the diminishment in this income started affecting families especially women and children, putting their very existence at stake. The study revealed that women joined in large numbers hoping to generate additional income as well as thrift savings in order to augment the economic condition of their family. Further, there was a strong realization both among the affected and the community animators of the need for diversification in order to source additional income to support their families. The SHG movement catching on, came as a savior for them. It was observed that the number of SHGs which was 841 in 2004, rose to 1267 during the subsequent year in the coastal region of Thiruvananthapuram. From the above statistics description, two points stand noteworthy; first, women found joining SHGs as a way of coping with and managing a crisis; and secondly, women were more conscious of the need to seize any opportunity to diversify to augment their income. Hence, considering the fact that women were receptive, it was the ripe time to promote SHGs in the area.

Hurdles

Those women who joined the SHGs took up micro-enterprises that mostly engaged in vending produce such as milk, provisions, clothes, soap, firewood, food products, wine, candle, dry fish, etc. which they themselves produced. Though these women who started earning income on their own, found these initiatives very challenging when compared to the traditional fish-vending, they were confronted by many hurdles. These hurdles were mainly of two kinds - the first being product oriented, and the second, gender related.

The fact that the products were not branded in itself, became a major hurdle for effective marketing. As these products were not branded, sales took place only in the immediate vicinity and among the marginal sections of the coastal people or on such occasions as temple and church festivals. Most of these products are not properly processed nor sealed for the lack of funds and appropriate technology. On the other hand, raw materials – chemicals for manufacturing soap, candles, fruits (mangoes, lime, etc.), even for that matter fish – in itself being seasonal in nature affected their profit margins. For

instance, the price of raw materials rose substantially during certain occasions. Storage too posed certain problems since majority of the products were perishable and electricity not being consistently available. Moreover space too was limited. Pricing itself was yet another difficulty that confronted them.

Products made by the SHG members are not getting enough advertisement because of the above factors. Women entrepreneurs suggested sales promotion activities such as exhibitions and trade fairs to improve the visibility of the products. It was assumed that the Government could take initiative in marketing the produce of the SHGs by giving them a brand name and organizing trade fairs at appropriate time at select points. Another challenge was the prejudice of the consumers towards produce of the SHGs. The elite being brand conscious and packaging sensitive, found buying SHG products lacking in appeal and hence refrained from buying these products whatever be the quality. Further, women who went door to door for sales, erroneously perceived that they were neither welcomed nor given an opportunity to explain their products for the simple reason that they happened to be women.

Most women joined the SHGs with the intention of augmenting their family income in order to salvage a secure, improved life style and an improved standard of living for their family members. The study found out that women who join the SHGs did not give up their traditional jobs. Hence, SHGs are generally perceived to be a supplementary source of income. Women spent on an average, 3-6 h a day making the products, once they get the training from SHGs.

The first and foremost problem they encountered was the occupation choices available to select from. Most of the SHGs were imparted training in occupations such as candle making, soaps making, pickle making, etc. that demanded low technology. Such orientation was because of the popular belief that illiterate women cannot enter into semi-skilled or skilled jobs. Moreover, such enterprises required the women to operate from their own households after having completed the training from the SHGs. It was found that the already existing limitations such as inadequate skill sets, personality characteristics and their family-centric approach, which centered on the needs of husband, children and other dependents at home, actually limited the kind of activity they undertook in the group to the conventional thing. The lack of skill and denial of expertise were professional barriers to empowerment. (Sujatha, 1997)

As the women operated or undertook work at home, the major resistance came from the immediate family members. Their husbands defeat the very purpose of augmenting the family income, by demanding a part of the income the women generate for their own entertainment by way of drinking, gambling, dining, etc. At least 75% of the women involved complained how their spouses harassed them on account of the demand

to share the monetary benefits. Rahman (1998) found out that most ladies complained that their husbands were abusing loans secured by women. Their hardships did not end there. Their immediate society as well as their own community members also criticize them for venturing into non-conventional jobs, particularly in door to door selling. They considered sales jobs as 'unwomanly' and considered it politically inappropriate. There was not a day that passed without a sarcastic remark from one of the members of the community. The women's lack of knowledge and training in financial matters forced them to depend upon men for the expertise in financial matters and accounting. Some studies have found positive results, including female empowerment and decreased violence against women (Amin et al., 1998; Hashemi et al., 1996). Other studies have cited unintended side effects of micro-credit, including increased violence against women, negative peer-pressure linked to loan repayment, and emotional stress of females due to family-related conflicts (Ahmed et al., 2001, Montgomery, 1996; Rahman, 1998).

Two other problems women faced were in the domain of family and health. On the home front, many of the women felt guilty of giving "less care and attention" to their children. 47% of the respondents admitted that they felt that they are not giving proper attention to their children with regard to food, affection and education. This feeling may be due to the fact that they were giving full attention to their families before they joined the SHGs. However, on the other hand they were satisfied that they were able to provide more physical, social and mental support to the children by meeting their short term and long term needs. As the women were for the first time 'producers', 'innovators' and 'managers', they have to face lot of criticism from the family and community. Their confidence was at a rock bottom and any criticism that came from the significant few affect their personality. Many of the women opined that they experienced fear of criticism only initially, and that after a year or two such criticisms were taken as "part and parcel" of life. The testimony of a 25 year old girl illustrates this dilemma. She recalled of the numerous struggles she had to face during her attempt in breaking the shell to come out of the house. When she came out of the house and joined the group, her husband and mother-in-law did everything possible including threatening the office bearers against including her in the group. However, she was adamant and bravely overcame all difficulties, joined the group, underwent training, engaged in an enterprise generated income and still, went on to provide her children full attention needed during their childhood. She is reported to be better off earning a good income, although the family disputes persisted as her immediate family members could not digest her earning for the family. Not only did she literally "empower" herself, but she found herself to be a good role model and inspired many others to join the group.

Similarly, women going for work ignored their own body and manifested poor self care and hygiene. Many women experienced peculiar health problems such as orthopedics problem such as backache, joint pains (arthritis), as well as severe or chronic cough and cold. General physicians attribute these to the new life style adopted by these women entering a new profession, with renewed vigor and enthusiasm. Thus women also begin to feel that health was a great concern for the coastal women of Thiruvananthapuram district.

Conclusion

The fishing community being patriarchal, continue to hold strong cultural prejudice and bias against women. Although women from the maritime community were comparatively stronger than women belonging to other sectors, they still remained predominantly subservient to their men folk. Fisherwomen generally remained at home taking care of house hold or doing sundry work such as processing dry fish and vending fish door to door. The introduction of SHG by the Government supported by other allied agencies, leased a new of life to the fisherwomen living in the coastal area, as it provided a window of opportunity for these women, and through them, their families, to achieve upward social mobility. Upward social mobility or empowerment of women usually took place in three stages, viz. motivation by experts, a kind of anticipatory mental social mobility and actual actions. The formation of women's groups, regular savings and income, a new perspective and knowledge, conscious group mobilization, frequent dialogue leading to cooperative decision making, together contributed towards creating an alternative to women's traditional role. Thus, it turns enhanced the women's ability to articulate and ensure them a relatively higher status in family and in the village. Hence, one gathers that women were capable of gathering themselves to seize the opportunity for their individual development as well as that of their family members.

This increase in household income and exposure to novel experiences with enterprises and allied financial institutions, however, did not translate into women acquiring new status or power within the family. Further, it was found that women were harassed by their spouses, plagued by technical problems concerning marketing and more importantly, the increasing exposed to health hazards resulting in elevated morbidity rates. While some label micro-credit as revolutionary movement and a new paradigm for development, there is still much to ponder on the real impacts of micro-credit. Some have indeed questioned whether micro-credit leads to poverty

reduction. It had been observed for instance, the preference for consumption loans by the poor members have not improved the productive capacities of the members. Furthermore, micro-credit has not succeeded in attracting the poorest among the members of the society, thereby bypassing those were most in need. The extent of women's empowerment is also unclear, as the study found that these initiatives have led to another form of domination over women, through the development of new hierarchies of power. The women face many hurdles and continue to financially depend on their husbands. Thus, one may wonder whether the attempts to empower could be likened to taking a step forward and two steps backward. The authors are forced to concede that evidence with respect to the impact of SHGs on women's status and well-being is mixed. It still remains whether microcredit had indeed contributed to women empowerment or has it enslaved.

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