Impact of training and capacity building programme for the upliftment of women self-help group members, in rural areas of Himachal Pradesh: A review of studies

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ABSTRACT

Women constitute nearly half of India’s population and play an important role in the social and economic development of the nation. But their role is marginalized in the context of national development. For, no country can sustain its development if it does not utilize properly its women as a productive resource. Women empowerment is regarded as a necessary condition to stabilize and in turn to have a sustainability of the development process. Empowerment of women includes higher literacy level and education for women, better health care, equal ownership of productive resources and more participation in economic and commercial sectors, improved standard of living and acquiring self-reliance, self-esteem, and self-confidence.

Keywords— SHGs, Training and capacity building, Poverty Alleviation

1. INTRODUCTION

Alleviation of poverty, the core of all developmental efforts, has remained a very complex and critical concern among developing countries (Nair and Girija, 2005). Amartya Sen defined poverty as lack of entitlements and capabilities. Entitlements refer to the set of alternative commodity bundles that a person can command in society using the totality of rights and opportunities that he or she faces on the basis of entitlement, a person can acquire some capabilities. Capability is thus a kind of freedom, the substantive freedom to achieve alternative functioning combinations (Christabell, 2009).

In respect of financing poverty alleviation programmes and creation of employment in rural areas, there are a number of factors which prevent small borrowers and poor people from securing adequate credit from formal credit agencies on account of lack of awareness among beneficiaries in respect of development through credit and proper use of credit. The situation reveals that the rural poor requires small but regular urgent loans whereas their options are restricted to programmes designed and approved by the Government, which do not cater to their needs. Hence, to bridge the gap between the demand and supply of funds in the lower runs of the rural economy, the microfinance schemes of NABARD have made a smooth foray into the role played by microfinance in eradicating poverty and empowering women to manage the enterprises (Nair and Girija, 2005).

Microfinance used as an anti-poverty tool by policymakers for eradicating poverty, socio-economic exclusion in the society. In recent debates Microfinance has been mentioned as an important instrument to combat poverty. Kofi Annan (former Secretary General of the UNO) states that “Microcredit is a critical anti-poverty tool a wise investment in human capital. When the poorest, especially women, receive credit, they become economic actors with power. Power to improve not only their own lives but, in a widening circle of impact, the lives of their families, their communities, and their nations.” (Rao and Priyadarshini, 2013).

2. REVIEW OF LITERATURE

Narayan (2003) examined the women’s empowerment in the development literature and focuses on economic empowerment, the expansion of individual choice and capacities for self-reliance. The study analyzed that the poverty alleviation approach focuses on increased well-being, community development and self-sufficiency and the feminist empowerment paradigm on the transformation of power relations throughout the family and societal system. Finally, the findings of the study concluded that the empowerment has been achieved with the help of expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives.
Pitt et al. (2003) found that women’s credit has a large and statistically significant impact on the health of both boy and girl children. Credit provided men have no statistically significant impact, and the null hypothesis of equal credit effects by gender of the participant was rejected. These results were consistent with empirical literature that suggests that a mother’s relative control over resources importantly alters the human capital of her children, specifically, that children seem to be better off when their mothers control relatively more of their family’s resources.

Moyle, Dollar and Biswas (2006) assessed the economic and personal empowerment of 100 women’s aged between 16 and 65 years, participating in Self-Help Groups from two villages (Delwara and Shish) in Rajasthan. Based on the qualitative data, the study found that after joining Self-Help Groups, the members achieved both economic and personal empowerment in terms of collective efficiency, proactive attitudes, self-esteem and self-efficiency. It was also observed that in case of personal empowerment, 99 percent of women believed that self-help group members are always able to discuss problems that affect everyone, and 91 percent of women believed that if a problem arose that people could not solve by themselves, the group as a whole would be able to solve it. The study also found that a high share of women SHG members reported significant development of their self-confidence and work efficiency, but most of the women experience pressure, challenges and stress due to extra work and more responsibilities.

Kittur and Shidaganal (2010) analyzed that women empowerment was regarded as a necessary condition to stabilize and in turn to have a sustainability of the development process. Empowerment of women is an active multidimensional process which enables women to realize their full identity and powers in all spheres of all life. The findings of the study narrated that empowerment of women represents the ability of women to handle responsibility, to envision a better future and also to overcome the obstacles that confront them. The study also examined that the empowerment of women includes higher literacy level and education for women, better health care, equal ownership of productive resources and more participation in economic and commercial sectors, improved standard of living and acquiring self-reliance, self-esteem and self-confidence.

Murty (2011) in his study inferred that majority (93.6 percent) of the groups had regular savings and those having availed revolving fund reported to have repaying on time. He found that the majority of groups received training in book-keeping and groups were found to have regular in the maintenance of bank passbooks, the conduct of monthly group meetings and minutes books.

Raju and Deepa (2011) in their study focused on the knowledge level and training needs of women SHG members in the areas of breeding, feeding, management and health care and marketing of dairy products. They found that the priority areas for training in dairying as perceived by women trainers of the better-off and poor group had a low level of knowledge on dairying. Further, majority of the respondents preferred short duration training (2-3 days) programme at their village / mandal level particularly in the months of May and June. Group discussion, lecture, television followed by expert’s visits were the most preferred methods of training. Furthermore, the study found that the combination of different teaching methods (TV+Flip Book + Lecture method+Exposure visit) was effective in imparting the knowledge to the women. The overall impression of the study revealed that meticulous planning, consideration of knowledge level and training needs and the proper combination of teaching methods lead to the more effective capacity building programme, which ultimately led to improved adoption of practices.

Dhir (2012) in his study concluded that it was through SHGs that the women get exposure to the outside world. The resources and organizations that were unseen earlier become accessible. The study also inferred that weekly meeting, weekly savings, internet lending, repayment of loans on a regular basis, not only promote thrift among the members but also encouraged oneness among the group members.

Batra (2013) assessed the effectiveness of three microfinance programmes on women’s economic and social empowerment. Three schemes viz. Swaranjayanti Gram Swarojgar Yojana (SGSY), Swayamsiddha and Social Centre for Rural Initiatives and Advancements (SCRIA) were covered in the study. 90 SHG’s were selected from all three districts of Haryana state. It was found that on the question of control over the use of loan or earned income, the majority of the women claimed no control or joint control or insignificant improvement. The decision-making capacity of women members has not improved much but as far as decision-related to taking loans were concerned, women’s role has increased. As regards the skills and confidence, the level of improvement was not significant. The programme-wise analysis showed that SCRIA members were comparatively more empowered than members of SGSY and Swayamsiddha.

Mutharayappa (2013) examined the factors affecting women’s empowerment and women’s control over spousal earnings. The study found that women’s educational levels, work status and exposure to mass media have increased women’s participation in household decisions. It was also observed that higher percentage of women belong to 40+ age group, women who have 3 or number of living children and their marital duration is more than 20 years are likely to take decisions alone in the household. Women’s autonomy depends on women’s earnings relative to their husband’s earnings and those women whose earning was more than their husband, they took a decision on their own.

Maity (2016) in his research paper entitled, ‘Microfinance: Women from the Margin to the Mainstream’, examined the role of women in microfinance through SHGs. The study highlighted how the formation of SHGs by women had led to a change in identity, or at least had the potential to introduce a change in the identity of social exclusion imposed on women. The study explained how economic empowerment to the poorest women led automatically to their social empowerment. The study
concluded that microfinance made women financially independent of their husband. Not only this, economic independence makes women assertive with their husband and with all men. Provision of microcredit programmes to women raises their prestige and status in the eyes of their husbands and of their local community. Furthermore, the study inferred that there was a positive correlation between microfinance and empowerment of women which pushes them into the mainstream. The study suggested that if microfinance is to be more effective, empowerment measures should be pursued systematically to ensure sustainability.

3. REFERENCES