

## **Gender and Development**

### **Social Work Intervention: Women empowerment through Self-help groups-A case study**

#### **Abstract**

*Social work is to empower women through development activities which build empowerment. This paper is about the small group intervention with women of a Cooperative society. It is a temple based organization and facilitated to empower themselves. It is a self-help group of 75 women members. A cooperate society consists of 15 groups with 5 members for each group making the total members of 75. This group is functioning at located at Danvilana, Weyangoda in Gampaha district was established in March 2001 with a small group intervention of social work facilitation. Women's Co-op is a Cooperative Society as a self-reliant membership organization which was built, owned and operated exclusively by the economically challenged women in a village. It is being facilitated to use their own and community resources, ideas and support of its own members to raise their socio-economic and cultural status. Main objective of this self-help groups are to facilitate saving scheme and motivate women to participate an, cooperate and help each other for building mutual aid system to enhance harmony in their own life. The aim of this practice based study is to ascertain how women with social work intervention could empower themselves, in accordance with their rights and strengths. It further highlights the gaps in the current service delivery in the selected locality. The practice based study findings highlight that the factors, such as family relationships, group inter relationships, perception of roles and status of family members, attitudes towards dependency and thinking patterns were changed to enhance their social functioning. The study also de- mystified the general belief that the potential of the women in contributing to the developmental activities and leadership at community level is limited. In fact the family harmony is enhanced through transforming their values into their interrelationships with family members and community.*

**(Key words: Social work intervention, self-help group. Women empowerment)**

#### **1.1. Introduction**

This is my own experience, that I have Seven years of working experience with KalanaMithuru Women Cooperative society under my temple, as a head of the temple. I have formed a group called KalanaMithuru women Cooperative society. It was located at Danvilana, Weyangoda, (Kalanamithuru- Close friend) and it was started on March, 2011. This women Cooperative

society is a temple based organization, running by their own fund, which was collected from the self-help group members of the particular organization.

### **1.1.1. KalanaMithuru Women Cooperative Society**

The main objective of the organization is to introduce serving scheme and motivated women to participate and cooperate help each other.

My intensive was to get women cooperative partnership of self-help and mutual help. Women's Coop is a Cooperative Society. It is a self-reliant membership organization built, owned and operated exclusively by the poor women in village. It is engaged in a mission to put the resources, ideas and support of its own members to raise their socio-economic and cultural status on the principle of self-help and mutual help without depending on never ending chain of government and external support.

It was registered in June 2011 under the community based NGO at divisional secretariat of Aththanagalla-in Gampaha district. Members of the organization 15th group of women, each group are 5 members and total numbers of members are 75.

Why this was formed? Cooperative society has been recognized as an effective tool for poverty alleviation and economic development in Sri Lanka and to address women's issued in village. The number of women belong to low-income families head their households. Some husbands have died; some have run away with other women; husbands of some are unknown. The other households have male heads, but most of them are addicted to drug and alcohol. They spend more money on their drinks and smokes than the amount they provide to run the entire family. In most families, especially among poor households in villages, it is the responsibility of the women to look after the education and health of their children.

It is voluntarily formed group the number of members is restricted to 5. The group is basically homogenous in nature. They come together for addressing their common problems. They are encouraged to save in a regular basis. The amount of saving is within the range of weekly Rs. 20/- to Rs. 100/- month. They rotate this common pooled resource within the members with a very small rate of interests. Each group has a representative, who is called as president and secretary. They usually maintain records of transaction in daily basis in written format and that has been

kept with the president and secretary. Members get loans not only from internal resource, but also get loan in bulk amount from bank. The main objective of this Kalana Mithuru Women Cooperative society isto facilitate saving scheme and motivate women to participate an, cooperate and help each other for building mutual aid system to enhance harmony in their own life. The Specific objectives are

1. To achieve the economic independency of women living in Danvilana GS division
2. To make their children literate
3. To make the women self-entrepreneur
4. To make a habit for saving
5. To build mutual understand for their problems

For this purpose the Kalana Mithuru women cooperative Society has been organizing awareness inviting the experts from different field and income generation activities for the members of the self-help groups. Today, the KalanaMithuru women cooperative society has managing around 15 self-help groups. The members of the self help groups regular participates in the meeting organized in the Sri Jinaraja temple Danvilana ones in a month in the presence of coordinators. Theses coordinators monitor all the 15 self-help groups of the village. Each group consists of 5 women members.

The total amount mobilized by the all 15th self-help groups so far is Rs. 445768.00. Each members has saved Rs. 5943.00/- till now. The members will be given loan from their saving ranging from Rs. 2000/- to 15000/-. The members have utilized the amount of saving for various purposes like educating for their children, home gardening, fast food making and small project like construction for preschool, cloth making etc,. The members arealso repaying their loansregularly. Few members have become self-entrepreneurs and now they are into profitable business.

## **1.2. The Concept of Self Help Group**

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”. The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunas of Chittagong University in the year 1975. The

Self Help Groups scheme was introduced in Sri Lanka in 1986 through Janasaviya welfare programs scientifically. The activism within the women movement has influenced the government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self Help Groups have linkages with NGOs (Non-Government Organizations) and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. Self Help Groups are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups.

### **1.3. The Concept of Women Empowerment**

Concept of empowerment has become one of the widely used development terms. Empowerment is an active, multi-dimensional process which enables women to realize their full potential of power in all spheres of life. Power is not a commodity to be transacted nor can it be given away as alms. Power has to be acquired and once acquired it made to be exercised, sustained and progressed (Pillai J.K. 1995)

The SHGs have made a lasting impact on the lives of the women in the rural and Semi-urban areas. Savings has lead to the increase in income of each individual and they can utilize it for consumption of goods or for various expenditure. Bringing homogenous members together has given ways to lessened fear, and brought self-confidence and self-reliance among the members. Their quality of work has been improved, they have become independent members among male family members, they are involved in decision making process and also have become economically independent, social freedom, participation in politics ect., All these has become possible only with the help of efficient building and effective functioning of SHGs.

- SHGs are boon and gate ways to women empowerment
- SHGs bring confidence among members
- SHGs have helped in educating women
- Self-confident and self reliance is achieved among members with the help of SHG

- SHGs have strengthened economic independency of women

#### **1.4. Review of Literature**

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

“Self-help group is a small, economically homogeneous; affinity group of women living below poverty line comes together contribute for a common fund, works collectivity, as per group decision through in which democratic functioning can be achieved. The SHG movement became a salient revolution within a short span of time in the rural credit delivery system in many parts of the world. It has been documented that nearly fifty-three developing countries, including India, have taken up SHG movement on a large scale. In 1997, World Micro Credit Summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the World’s poorest families by the year 2006” (Suguna and Sandhyarani, 2007)

According to Agarwal, Deepti (2001), “Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various, services related to their economic and social well-being”.

#### **2. Research Methodology**

This particular study aims at studying the effectiveness of functioning of SHGs through Case study special reference to Kalanamithuru women Cooperative society. For the purpose of case study 5 cases has chosen from 15 SHP randomly to collect the pertinent primary data. Descriptive research design is used for the study. A structured interview schedule was used. Secondary data was collected through books, Journals and web resources.

## **2.1. The main objective of this study is**

To study the effectiveness of functioning of Self Help Groups through Case study special reference to Kalanamithuru women Cooperative society.

### **2.1.1. Special objectives of this study are**

1. To identify the attitude of the members of Self-help groups towards savings
2. To study the effectiveness of functioning of Self-help groups by the members
3. To understand the opinion of women members with regard to their changing status in the group
4. To know whether there is any significant improvement in employment and income of the members of self-help groups after joining SHGs

## **2.2. Research Design**

Descriptive research design has been used. The aim is to describe the activities and effectiveness of functioning of the Self-help group and to study the after effects on employment and income of the SHG members.

### **Case study 05**

#### Case 01

Nirmala, female aged 34yrs is one of the member in self-help group lives in Danvilana. She is illiterate women and her family was economically very poor. Earlier she spent wasting her time in front of the T.V watching serials, and talking to the neighbors during free time. But after joining the self-help group she could come to make new friends. Learnt to communicate in the group. Learn banking transactions and thereby to become self-entrepreneur ect...From her saving she has taken loan to purchase a tailoring machine and stitching cloths and earns about Rs. 750/- to Rs. 1000/- per day.

#### Case 2

Chandima, female aged 30yrs is one of the members of the self-help group lives in Danvilana. She is educated women and her family is middle income level. Married and having 2 children, husband working as technical helper one of the private company. She has been spending time without any work at home and working as a dhamma school teacher in Sunday school at dawilana temple. But after joining the

self-help group could come to know importance of having economic activity. She has been taken sum of Rs7500/- loan from Kalana mithuru women Cooperative society for attend Pre-School Diploma certificate course. She was completed very successfully in one year Diploma in pre-school certificate course. Again she has been taken sum of Rs 50000/- loan from Kalana mithuru women Cooperative society and with the help of her husband build pre-school hall at nearby her house and started pre-school in 2013 it called Nawoda early child development center. There are 30 students and one helper. Now she is earns about Rs. 25000 to Rs. 30000/- per month.

#### Case 03

Kusuma, female aged 28yrs. From Sri Dhammananda Road at Paththalagedara, is also one of the member who is illiterate, did not know the importance of education. She is from poor socio-economic background. Her husband is a drunkard, never supported the family economically. Kusuma with the help of her neighbor has joined the self-help group. Being an illiterate this initiative has helped her to put her signature in the register book. She also has taken the loan to educate her children. She is earning about sum of Rs 750/- to Rs 1000/- per day through vegetable vending.

#### Case 04

Theja, female aged 33yrs is one of the member of the self-help group lives in Danvilana. She suffered from poverty at home after her marriage. Her husband never saved his income and did not have the knowledge of savings. Due to this they have become very poor. But after joining the Self-help Group she has been saving sum of Rs 20/- per week. This has helped her to get loan and she has purchased tailoring machine and learnt to stitch the cloth for children and has become successful in their job and now she is earning Rs. 500/- to 750/- per day

#### Case 05

Rupaa, female aged 36yrs is one of the member of the self-help group lives in Wiyalagoda, was dependent on her husband. Her husband never supported her economically. This has driven her towards joining the self-help group. She has also taken loan from their saving from Kalanamithuru women Cooperative society for construction of a house and to educate the children. Then she went on to learn dairy farming and organic farming. Now she is earning a good amount of profit in these two occupations.

### **3. Major findings**

The beneficiaries are of the opinion that, the members are from poor family, dependent economically on the earning of man in the family. Due to illiteracy they did not know the importance of giving higher education to their children. Just after the O/L, children are going for find out the job like three wheel driver, helper of the construction workers etc,. They will use their money for unnecessary circumstances. Their mothers wasted their time in front of TV, doing household chores, and more so talking with the neighbors during leisure time. They struggled to fulfill their personal needs due to unsound economic system.

#### **3.1. Changes after joining SHG**

For the members of the SHG, informal education had been given by the Kalanamithuru women Cooperative society. They were given awareness on health, education, legal aspects and entrepreneurship development programmes etc... These entire programmes have made them aware of changes that have occurred. Technique of one to one learning had developed among the members, also developed the skills of addressing the gathering and communication skills among SHG members. Banking transaction has helped to become socially independent women.

#### **3.2. Benefits received from the SHG**

The beneficiaries opine that, they are receiving benefits from their own savings. Each member has been saving RS. 100/- every month on regular basis. They are happy with their savings and on being less economic dependency on men. With the help of their savings they have availed the loan for various purposes namely, house construction, education of their children, for self-entrepreneurship program, poultry farming, Flower Boxes making, dairy farming, tailoring, organic farming are some of the major areas for receiving loans. The members are issued with health and life insurance schemes (Hospitalization for 2 days Rs. 1000/- and more than 2 days will be include Rs. 250.per day) by the Kalanamithuru women Cooperative society.

#### **3.3. The Suggestion for effective implementation of SHG**

For the effective implementation of any SHG needs purposeful relationship among members. Harmony between them, equality, respect to each other, render services with responsibility.



They have to practice regular repayment of loan required for the effective implementation of SHG.

### **3.4. Discussion and Suggestion**

The SHGs of KalanaMithuru women Cooperative society is one of the growing SHG established during 2010 by Women welfare society in DanwilaG division. The SHGs have been given a variety of entrepreneurship development program to encourage them to carry out income generation activities. Awareness program conducted by the experts has to be called to acquire the knowledge on communication skills, use of language, personality development, banking transactions, legal issues, health awareness etc., Further, the members has to be involved in future developmental activities of the groups, more and more income generating activities or entrepreneurship development program has to be encouraged. A serious measure has to be taken to repay the loan regularly. Effective participation, decision making process among members has to be encouraged. Frequent follow up on works of SHGs by social workers or personal from the NGO has to be made to check the effective functioning of the SHG. In brief are

- Various incomes generating activities or entrepreneurship development program has to be encouraged.
- Members have to repay the loan regularly
- Effective participation among women has to be encouraged
- Decision making among women in group has to be encouraged
- Frequent monitoring and follow up on works of SHGs by Social Worker or personal from the NGO has to be made for effective functioning

### **3.5. Conclusion**

There is a need for well-built self-help groups which brings radical changers among women in rural and semi-urban areas. These self-help groups have become backbone and boon for the women group to achieve social and economic independence par with men. Each individual woman has to be encouraged by the family to become a member of SHG. Motivation by the family and the society is needed for the women to join self-help groups so as to achieve the social and economic empowerment.

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