

Engendering Socio-economic Rights through Self Help-Groups: Interlinking Human, Financial & Social capital.

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Abstract:

Methodologically this paper is based on the survey of available literature of secondary sources. Socio-economic rights and equality have the potential to form a powerful partnership. Engendered socio-economic rights aim to take account of the power relations in which rights are exercised, in order to enhance the set of feasible options open to women, while at the same time supporting the values of interdependence, solidarity and care, whether or not based on choice. This paper look into the distinctive nature of Self-Help-Groups against the dominant forces of patriarchal society and the nature of relationships, social interactions leading towards collective interests and norms that shape the quality and quantity of life among women in family and within society. It also intends to highlight the process of promoting economic, social, and cultural rights (including the right to work) through SHGs. The paper also aspires to look into the bond and bridges created via SHGs which help the SHGs members to accumulate Human, Financial & Social capital sufficiently. In India economic growth and sustainability is demanded for inclusive development, hence; rural population cannot be overlooked furthermore this paper also highlight the process of well-being and sustainable livelihood promotion among rural women. Lastly analysis and conclusion have been made on the basis of discussion.

A woman is the full circle. Within her is the power to transform, nurture and Create” - Diane Mariechild.

Keywords: Socio-economic Rights, Self Help-Groups, Human, Financial, Social capital

Introduction:

Engendering Rights may be defined as a process of women mainstreaming in the society. Hence through Self-help Groups it gains importance from the human resource development point of view because self-help group approach is emerging as a new medium that effectively promoting well-being of the poor, especially rural women.

Socio-economic dimension of development paradigm is inadequate without developing the human, financial and social capital because through these three components promotion of well-being is possible. Empirical evidence shows that process of Engendering Rights is missed component of the discourse through SHGs formation if wellbeing indicators like health, education, housing, infrastructure and sustainable livelihood have not taken into consideration. Evidence shows that women occupy a lower status and are subjected to exploitation and discrimination. Even decade passed still majority of women lack assets that are needed for their freedom, empowerment and well-being. Process of engendering rights as mentioned above can take place at different levels, in developing Human, Financial & Social capital through process of SHGs.

Some Definitional and Conceptual Issues:

Socio-economic Rights: ‘Universal Declaration of Human Rights of 1948 cited social welfare rights without distinguishing them from civil and political rights, the separation has been widely accepted by judges, scholars and politicians. Historically, the classification of human rights into two groups, with the relegation of socio-economic rights into a lower category of human rights, emerged and developed mainly after the 1950s during the Cold War and ultimately led to the adoption of two separate UN Covenants, with different formulation and enforcement mechanisms for each set of rights; the causes and purposes of that classification are well-documented (Cranston 1973; Alston 1990; Sadurski 2005) and profoundly political’ⁱ

Human Development: ‘Human development is defined to include the formation of a wide range of capabilities’, such as - improved health, education and skills and the way people make use of their acquired capabilities for leisure, productive purposes or being active in cultural and political affairs’.ⁱⁱ

Engendering Development:

‘Development is being engendered to prevent endangering. As Yunus (2007) says, If the goals of economic development include improved standard of living, removal of poverty, access to dignified employment, and reduction in inequality, then it is quite natural to start with women’.ⁱⁱⁱ

Human capital: ‘It can be defined as an intangible collective resources possessed by individuals and groups within a given population. These resources include all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively, the cumulative total of which represents a form of wealth available to nations and organizations to accomplish their goals. The concept of human capital stems from the economic model of human-resource capitalism, which emphasizes the relationship between improved productivity or performance and the need for continuous and long-term investments in the development of human resources’.^{iv}

Financial Capital:

‘Financial capital is a much broader term than economic capital. In a sense, anything can be a form of financial capital as long as it has a money value and is used in the pursuit of future revenue. Most investors encounter financial capital with respect to debt and equity’.^v

Social Capital:

‘Social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions which underpin a society it is the glue that holds them together’.^{vi}

Self Help Group:

An SHG is an informal association of 10 to 20 women belonging to the same village and sharing a common socio-economic background. The group enables its members to gain their identity as individuals, while realizing – and utilizing – the immense power of mutual aid. It provides them with a platform from where they can access banks and public services, and spearhead changes that affect them. Self-Help group is self-governed, organized small and informal association of poor, generally from homogeneous socio-economic groups who organized themselves from saving and credit activities for their economic empowerment. Flow of funds generates through various income generation activities

based on the nature, feature, aim and area of SHGs and regular savings done by office bearers of the group. SHGs are neither charity group nor based on community based groups. They are formed by the people affected and they do not associate voluntarily. Though the work done/activities carried out by group members are unpaid but income generating and as per their roles, responsibilities each member perform their duty mutually.

‘Concept of Self-Help Groups

- It is a homogeneous group of rural poor women.
- It is a formal or informal group.
- Not more than 20 members.
- Democratic functioning.
- It has bye-laws.
- Regular (weekly) meetings are conducted.
- It promotes small savings among members^{vii}

Conceptual Framework:

Gender inequality is seemingly an undying phenomenon. Religiously, India is a cultural and tradition based society, wherein inequality is socially inherited and retained in the forms of gender, caste, varna, cult in one hand and on the other, we advocate modernity, justice, freedom, liberty, social equilibrium, welfare and so on. Indian society witnesses enormous contradictions.

Gender inequality especially in terms of accessing social resources, enjoying opportunities and rights, participating in social development, and having fair access to salaries and benefits still exists in most regions of South Asian countries including Bangladesh and China and it has an impact at the time of environmental disasters including climate change and climate change induced problems. The issue, gender inequality is not fresh to any society rather it is universal to every society and most importantly in this twenty first century too.

The Preamble of the Indian Constitution refers to the promise of social justice. Right to equality has also been enshrined as a Fundamental Right under Chapter III of the Constitution, which has a provision for affirmative action in favour of women. Apart from these legal and constitutional safeguards, various policies and programmes have also been launched to ensure greater empowerment and participation of women in the social, economic and political spheres of society. However, despite these Constitutional provisions as well as affirmative actions on part of the State, the status of women continues to be a cause of concern not only in our country but also in most countries of the world.

‘While there are different ways of looking at status of women, it is clear that there are wide disparities between the status of men and women. Today women constitute half of the world's population, perform nearly two thirds of work hours, receive one-tenth of the world's income and own less than one hundredth of world's property (United Nations Report 1980)^{viii} This backwardness can be better understood by patriarchal structure in Indian context where male chauvinism rules and regulate gender relation in power structure of the society. Patriarchy means rules of father or patriarch. Further it can be extended to all forms of male domination in the world inside/outside the family. The origin of this word patriarchy was coined to define a specific type of male dominated structure in the society and how it channelize through social institutions like family/joint family of the patriarch which included women, younger men, children, slaves and domestic servants, all under the rule of this dominant male. But nowadays this used in the discourse of inequality male vs. female towards the power relations existing

and creating hierarchical structure in the society. This social system classifies women as a subordinate or secondary position which moves their stake at next level. 'In South Asia, for example it is called *pitrsattain* Hindi, *pidarshahi* in Urdu and *pitritontroin* Bangla' (Bhasin, 2000, p. 22). Patriarchy not merely male chauvinism and also case of sex roles. In totality it does not imply women are totally powerless or fully deprived of rights, influence or resources. It points to power relationships and structures by which men dominate women in various ways through regulations of social institutions (*i.e.* family, community, religion and caste etc.). Feminist denotes patriarchy by manifestation and institutionalization of male dominance over women and children in family and its extension in society by 'control of women'. This control of women is channelized through power and position defined by various sociologist and feminist which play an important role in the subjugation of women and they controlled as follows; Women's productive or labor power, Reproduction, Sexuality, Mobility, Property and other Economic Resources. There are number different perspectives on power; defined it is the probability that a person in a social relationship will be able to carry out his/her own will in the pursuit of goals of action, regardless of resistance. But Karl Marx has regarded it as a structural relationships existing independently of the wills of individuals' (Nicholas Abercrombie, 2012, p. 301). There is link between power and position because it determines the status of an individual, not only status but the position of an individual. And in context of patriarchy men acquire power through their position and roles in society.

Interlinking SHGs with Socio-economic Rights:

SHG is a people's scheme and its organization is a significant step towards empowering women. SHGs gain importance from the human resource development point of view because self-help group approach is emerging as a new medium that effectively promoting well-being of the poor, especially rural women. Socio-economic and political dimension of development paradigm is inadequate without developing the human resource of a community it is possible through promoting well-being. Empirical evidence shows that process of empowerment is missed component through SHGs formation if wellbeing indicators like health, education, housing, infrastructure and sustainable rural livelihood have not taken into consideration. Evidence shows that women occupy a lower status and are subjected to exploitation and discrimination. Even decade passed still majority of women lack assets that are needed for their freedom, empowerment and well-being. Empowerment as mentioned above can take place at different levels, in the empowerment process SHGs play an effective role in women empowerment. The inception of group formation can be traced since 60s the process of group formation was based on the common/vested interest/situation which is faced by social groups/communities/ individuals drifted into a problem *i.e.* oppression/subjugation/exploitation based on various social/economical/political frameworks (Religion/Caste/Marriage/Gender).

Flow of funds generates through various income generation activities based on the nature, feature, aim and area of SHGs and regular savings done by office bearers of the group. SHGs are neither charity group nor based on community based groups. They are formed by the people affected and they do not associate voluntarily. Though the work done/activities carried out by group members are unpaid but income generating and as per their roles, responsibilities each member perform their duty mutually. The socio-economic empowerment of women is also reflected in the development programme of the country. SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved 60 living conditions of the members but also helped in changing much of their social outlook and attitudes. In the study area SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

In all stages of economic and social activities, involvement of women becomes essential. SHGs have encouraged women to take active part in the socioeconomic progress of our nation. The impact of participation on social front could be assessed mainly in improvement of level of equality of life, health, standard of living. Women once considered "non-productive and non asset worthy" are now regarded as "agent of change and economic development" by participating in SHGs.

Self Help-Groups: Interlinking Human, Financial & Social capital:

‘SHGs have significantly improved the access to financial services of the rural poor and have a considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. In fact, RBI (2008) report on financial inclusion further emphasizes that SHGs are “the most potent initiative since Independence for delivering financial services to the poor in a sustainable manner”^{ix} SHGs also provide both skill development and human capital training services to their members in addition to financial services. Knowledge, skill and labour cumulatively will enable human beings to exploit livelihood opportunities among women. Among poor women like the landless agriculture labourers, skill and knowledge are rarely found and the labour fluctuates due to ill-health, nutritional deficiency etc., the strength of human capital possessed by household would directly influence the outcome from other capital elements.

The service oriented SHGs identified exclusion of the poor women from financial capital as an important reason for their poverty and involved in providing low interest credit to encourage entrepreneurship and development. It has to be recognized that the poor women has to be supported substantially through programmatic approaches and otherwise for capacity building before they can graduate to the effective use of such capital. The service oriented SHGs associated with microfinance institutions have the model enabling women them to provide credit and financial services at low cost seen from a broader perspective than mere low interest rate. It shall also have to work in tandem with entities that engage in various programmatic initiatives of Government, civil society, donors and development agencies that seek to reduce multiple deficits of the poor and the disadvantaged women groups.

SHGs often depend on social capital, or on the resources and opportunities created through the interactions of women. As majority of new SHGs were created by women, the role of social capital is collaborative in exchange idea and performance. The configuration of social capital in SHGs can link through three attributes: network diversity, network size and relationship strength. These three attributes influenced the collaborative exchange process, or the actions taken by SHGs to utilize their social capital and gain information and resources. This process, in turn influenced SHGs performance. In addition, gender affects the relationships between social capital, collaborative exchange and SHGs performance.

Analysis & Conclusion:

As a result, over time there has been an increasing focus on developing gender sensitive and gender inclusive strategies and programs. The objective is effective development outcomes for the empowerment of the disadvantaged sections of the society; Self Help Groups (SHGs) urge poor to collective initiate self-help development which enhances individual and collective well-being and overall enhanced livelihood

After analyzing the above literature it is evident that by participating in SHGs, women members are able to secure and enhance all three kinds of Capitals namely human, financial because through bonding Solidarity arise among SHGs members and they will be able to bridging gaps through savings

and credit. SHGs also forming links with external institutions like banks, other community and government institutions the members of SHGs are developing closer relationship among themselves. The members of SHGs are collectively involved in community mobilization activities. Further the SHGs members organize themselves into SHGs for saving thrift, getting loans, undertaking income generating activities, obtaining economic and social rights.

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