

Self-help Groups as a 'Livelihood Development' for Rural Women: Experiences from India and Ghana

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Abstract

Governments, civil society organizations, development practitioners and bilateral as well as multilateral development organizations have over the past three or so decades worked and continue to do so towards reducing country and global poverty. This drive led to an emergence of different policy interventions, which are human centered. Key among these policy interventions is the empowerment of women who are identified as the most vulnerable, suffering disproportionately from poverty and its consequences. This explains why world leaders, with the turn of this millennium, dedicated two of the eight Millennium Development Goals (MDGs) to work towards bridging the gap between men and women and improving maternal health. These can only be achieved through the empowerment of women. As the 2015 deadline for the attainment of the MDGs draws closer and the discourse on what should constitute the next set of MDGs is at the peak, it is proper to find out how far we have come, where we are and where we are going. In doing this, this paper examines how rural livelihoods can be promoted through the empowerment of women using Self-Help Groups (SHGs) with focus on India and Ghana. The paper is based on experiences gained by the authors in their working relationships with, and research activities on self-help women's groups in the two countries. Overall, women SHGs have the potential to sustainably promote their livelihoods through economic, political and social empowerment. It is concluded that throughout the last two decades, SHGs across India and Ghana in particular, and the developing world as a whole have played critical roles in improving the livelihoods of the poor and vulnerable, especially women. As the debate on the world we want after the MDGs in 2015 and strategies for achieving it takes shape, our recommendation is that policy makers and implementers, development practitioners, the academia and the donor community should adopt the bottom-up approach with a special focus on women SHGs.

Keywords: Ghana, India, Livelihoods, Self-Help Groups, Women

1. Introduction

All over the world, gender inequality can be traced to poverty, which in its most general sense is inadequate or lack of access to basic necessities of life. This is particularly so in the developing world where an estimated 24 percent of the population lives in abject poverty. When compared with the absolute number of people living in poverty, India stands far worse, with 400 million people living in poverty (Nelson, 2013). A similar situation exists in Ghana, where about 29 percent of the population lives below the poverty line (GLSS, 2007). Thus, poverty alleviation continues to be a major challenge in India and Ghana in particular and in the world in general. Thus, in dealing with the world poverty situation, the World Bank identified three priority areas of action and these are the promotion of equal economic opportunities, empowerment and secured livelihoods across regions, cultures and genders (World Development Report, 2001).

The focus has been on women because studies have shown that lack of access and control over productive resources by the poor and vulnerable, most of whom are women make the fight against poverty a very difficult one (*see for instance* Thakur and Tiwari 2004; World Bank, 2004; Almelu, 2005; ILRI, 2006). Indeed, the fight against poverty is the struggle against lack of access and control over productive resources by the poor and vulnerable (Quibria, 1995; Findlay and Wright, 1996; kyeyune and Goldey, 1999; Nandal, 2005; Kyaw and Routray, 2006; Bastos *et al.*, 2009). The Indian National Policy for the Empowerment of Women (2001) concluded in their study that women make up the majority of the poorest of the poor in rural areas of India. In Ghana, a disproportionate proportion of the poor are women and those in rural areas where agriculture is the main source of livelihoods are the worse hurt (GLSS, 2007). Poverty levels across other parts of the world are not any different with women at the centre stage. This view is consistent with that of Latifee (2003) who noted that about 1.2 billion people are in absolute poverty in the world and that the majority of them are women. Thus, women are central to the success of poverty alleviation and other developmental efforts.

One of the greatest tools used to fight poverty in this century is credit delivered to self-help groups (SHGs). The emergence of micro-finance institutions and micro-credit schemes across the developing world, including India and Ghana attests to this fact. Certainly, accessibility to credit has a promising role in strengthening livelihoods of the poor by generating new options and increasing confidence, self-image and status

in society for marginalized individuals and families. As noted Akudugu (2012), credit has the power to turn the lives of individuals from abject poverty to lives of dignity and self-respect. Thus the importance of the evolution of micro-credit and SHGs as a rural development strategy in the fight against poverty starting from the early 1980s (Ellis and Biggs, 2001) cannot be overemphasized.

Women are ready to make personal sacrifices to improve their livelihoods and that of their families by building a brighter future for their children, if they are supported (Latifee, 2003). This is because women are strategic and critical actors in the process of moving their families out of poverty as they contribute a much larger share of their earnings to basic family maintenance (Taneja, 1998).

SHGs create opportunities for the poor who cannot individually secure financial services such as credit from formal credit sources and other productive resources. For instance, in some parts of Ghana, through SHGs, women are able to improve their access and control of credit, land, and income generated from farm and non-farm livelihood activities. This is supported by the findings of Billson (2005) that women in SHGs who manage to secure credit are able to turn their existing skills and market opportunities into small businesses and this empowers them and their communities through the financial inclusion. This is particularly so among women in patriarchal societies (Zamam, 2000). Obviously, the formation of women SHGs across India and Ghana is a strategic tool in the fight against poverty and gender inequality. Thus SHGs when combined with the provision of credit and other facilities has the potential to enable women become socially, politically and economically empowered. They are able to gain and sustain economic empowerment through financial self-sustainability (Chowdhury, 2005).

In recognition of the important roles of SHGs in promoting livelihoods and reducing country level poverty, the governments of India and Ghana for that matter have over the years emphasized the need for integration of gender issues in national development planning. For instance, successive governments in Ghana and civil society organizations have over the years embarked on affirmative action for the empowerment of women. This culminated in the establishment of a ministry responsible for women's affairs in Ghana in the early 2000s. In case of India, to ensure high-level women's participation in the development process, the government recognized the need for women to be represented in groups as a collectivization procedure, which by itself acts as an empowerment strategy. This laid foundation for proper functioning of Self Help Groups (SHGs). By this, there is a consensus among stakeholders that organizing women into small homogenous SHGs is a powerful instrument for their socioeconomic transformation. According to Kumaran (2002), individual approach to poverty alleviation is increasingly replaced by group approach. This in the view of Galab and Rao (2003) has become an effective tool in the design and implementation of poverty alleviation interventions by Governmental and Non-Governmental Agencies.

Going forward, this paper looks at how the livelihoods of rural women could be improved through SHGs. The researchers drew the experiences from India, which is one of the fast transforming economies in Asia and Ghana, also a transforming economy in Africa. The rest of the paper is divided into four main sections. Following the introduction is a discussion on the concept of SHGs. The second section includes a discussion on operational strengths and weaknesses of SHGs in India and Ghana. Third is a presentation on the impact of SHGs on livelihood outcomes of poor women. The final section provides conclusions on topics discussed thus far.

2. The Concept of Self Help Groups

There are different definitions and conceptualizations of self-help groups (SHGs). In the context of this paper, the term Self-Help (SH) refers to the situation in which an individual or a group of individuals engages in activities aimed at promoting self-improvement in socioeconomic, intellectual, political and psychological conditions among others. Self-help Group (SHG) is therefore defined as a group of people with common interests coming together to work to improve their living conditions. This definition is consistent with the view expressed by NABARD (2002) that SHG is a group of individuals, mostly homogeneous in nature, who come together with the sole objective of collectively addressing their common problems or pursuing a common goal. In effect, individuals who share similar social, economic, and political aspirations, values and goals often form SHGs with the aim of promoting the common good among members. To achieve this, members of SHGs are often encouraged to show commitment to the group activities. The most prominent indicators of member commitment include payment of membership dues and regular attendance to group meetings held weekly, fortnightly or monthly as the case may be (Akudugu, 2010).

In fact, the concept of Self-Help Groups (SHGs) came into prominence in rural development, women empowerment and poverty alleviation discourse in the 1980s through to the early 2000s. This emanated largely from the participatory development practice and praxis, which emphasize the need for bottom-up and demand driven development interventions. By this, communities were and currently are expected to mobilize themselves effectively to participate in the development process by collectively demanding resources for their livelihood development activities. This is important in the pursuit of sustainable community and livelihoods development as

individuals, households and local communities are encouraged to take ownership of development projects and programmes. As the name suggests, as individuals, households and communities for that matter come together to form a SHG with the sole objective of helping themselves, they are able to effectively participate in identifying, designing, planning, implementing and monitoring development interventions within their jurisdictions. This concept has largely been adopted by national governments, local and international NGOs, bilateral as well as multilateral development institutions and the donor community across the world in delivering development interventions, especially to the poor and vulnerable residing in hard-to-reach rural communities.

By coming together, SHG members are able to pool resources to advance their interests. They save money and lend to one another in turns among other things. In this way, members are able to build their capacities and competencies in financial literacy and improve their credit worthiness. This is particularly so because the money involved in lending operations is their own hard earned money saved over time with great difficulty. This process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. They also learn to handle resources of a size that is much beyond their individual capacities. Most importantly, SHGs act as safety nets in most rural and deprived communities across India and Ghana and elsewhere in the developing world for that matter. It improves the social capital base of members and this assertion is consistent with the empirical literature (*see for instance* Puhazhendi and Badatya 2002; Wadiwale 2004; Srivastava, 2005). SHGs empower their members to improve their livelihood conditions through social mobilization and help them to be able to participate in the formal financial markets by making group savings and taking group loans from banks, which would have been impossible with individual members. This is particularly so among the poor and vulnerable whom individually, are mostly seen by lenders in the formal financial sector as potential defaulters. In conclusion, SHGs are important in advancing the livelihoods of rural women in India and Ghana. Thus the concept of SHGs is indeed very critical in the socioeconomic and politico-cultural development of the resource poor and vulnerable across India and Ghana.

3. The Operations of Self-Help Groups

SHGs in both Ghana and India may contain between 5 and 20 people (GOI, 2006; Akudugu, 2010). Typically, each SHG is supposed to have a constitution governing its members and activities. The SHG should have executive members who are given the responsibility to oversee the day-to-day functioning of the group. These executives consist of a group leader, assistant group leader and treasurer in the case of India and a chairperson, a secretary and treasurer in the case of Ghana. The executive members also function as liaison officers between their respective groups and external bodies such as NGOs and government ministries, departments and agencies among others. Membership to SHGs is generally open to any member of a given community. However, some specific interventions may have their own criteria and emphasis as to who could be a member. For instance, the BPL programme in India requires that all members of SHGs should belong to families below the poverty line. In exceptional cases, however, up to a maximum of 30 percent of the members in a group may be taken from families marginally above the poverty line living contiguously with BPL families on condition that they are acceptable to the BPL members of the group. Such members above the poverty line must not hold any office (i.e. group leader, assistant group leader and treasurer). Besides, a SHG should not consist of more than one member from the same family and likewise a person should not be a member of more than one SHG. This is, however, not the case in Ghana.

A number of factors affect operations of SHGs. Some of these factors, according to Namboodiri and Shiyani (2001) and Akudugu (2010) facilitate the sustainability of SHGs while others threaten their survival. One of the factors is how to ensure that the SHGs are able to build self-sustaining systems, which is important for livelihoods development among members. Another important factor is the level of commitment from external collaborators such as NGOs and financial institutions to continue to provide training in entrepreneurial skills and group dynamics among others so as to help members to better carry out their day-to-day livelihood activities. Also, how to build and sustain social cohesion among members can be a daunting task in the operations of SHGs. Besides, the ability of each group member to take advantage of the platforms created by SHGs for leadership training and political empowerment can facilitate long-term self-reliance of members. This is so because the assumption of leadership positions is rotational and therefore the existence of the group depends on the leadership skills of members. This self-reliance will be achieved if SHG members are able to use the leadership positions as springboards into the political limelight.

Furthermore, if members of SHGs are able to have easy access to financial services, especially credit and savings facilities because of better recovery rates associated with group based lending, others will be encouraged to join existing groups or form new ones. This is important for up and out scaling of the SHG concept. In addition, non-commitment of some members to the rules and regulations set out in the constitutions of SHGs can also stifle the operations and threaten the survival of groups. The maintenance of group accounts and peer monitoring can also be a very difficult prospect (Noorji, 2002). According to Jain and Kushawala

(2004), lack of mutual trust, irregularity in attendance to meetings, conflicts and quarrels among the members seriously affect the smooth operations and sustainable functioning of SHGs. In effect, there are guidelines regulating the operations of SHGs, which, when not strictly followed can negatively affect their operations. It is thus concluded that the successful operations of SHGs are affected by the benefits that accrue to members and their commitment to the course of the group.

4. Self-help Groups and Livelihood Development

Several studies across the world show that SHGs positively affect the livelihood development activities of members and their communities. In a study by Sharma (2001), it is generally concluded that SHGs are able to contribute to the development of rural people in a number of meaningful ways. He reported that there have been significant changes in living conditions of the members of SHGs in terms of increase in their income levels, asset holdings, savings, borrowing capacity and ability to sustainably pursue income generating activities. Puhazhendi and Badatya (2002) compared the socioeconomic conditions of the members between pre and post SHG situations to quantify the impact. Based on the findings, they concluded that SHG-Bank Linkage Programme made a significant contribution to the social and economic improvement of beneficiary SHG households. The recorded improvements were attributed mainly to the increased ability of group members to effectively engage in income generating activities (IGAs). Significant increases in asset structure, mean annual savings, average loan size, overall repayment percentage, average annual net income and employment status among SHG members have been reported by Rathinam and Natchimuthu (2010).

Noorji (2002) in his study concluded SHGs have economic as well as social impacts on the lives of members. The economic impact is seen in the increase of savings recorded, easy access to credit at cheaper interest rates and increase in income as a result of taking up various farm and non-farm livelihood activities. Borbora and Mahanta (2008), Rathinam and Natchimuthu (2010), Meetei (2011) and Sarmah *et al.* (2012) report similar findings in their studies. The social impact includes the building of self confidence among members and increased awareness regarding the importance of savings and attaining economic self-sufficiency and health issues (Premchander *et al.*, 2007; Rathinam and Natchimuthu, 2010). SHGs also provide a platform for members to discuss various issues relating to households and community welfare (Das and Bhowal, 2013). A study in India by National Bank for Agriculture and Rural Development (NABARD, 2002) covering 560 households drawn from 223 SHGs across 11 States showed many positive results on the impact of participation of the rural poor in SHGs. It showed that there had been perceptible and wholesome changes in living standards of SHG members. It concluded that almost all members developed saving habits in the post-SHG situation as against only 23 percent of households who had this habit earlier. In fact, the average annual savings per household was said to have registered an increase of over threefold (Ibid). This is further supported by the findings of Chhattisgarh and Rao (2003) that SHGs help members acquire microfinance, which help them in their pursuance of sustainable livelihoods.

The noteworthy feature of SHGs is that 90 percent of the members are women (NABARD, 2005). According to Rajakutty (2004) SHGs helps in capacity building, training, and participatory approach in the planning of self-employment ventures. SHGs provide the platform for the promotion of activities in clusters and the provision of infrastructure facilities, technology, credit and marketing support for women (Sethi and Atibudhi, 2001; Borbora and Mahanta, 2001; Namboodri and Shiyani, 2001; Sharma, 2001; etc.). By this, SHGs help enhances livelihood security of members through the IGAs, asset creation and savings mobilizations (Borbora and Mahanta 2001, Singh and Sehrawat, 2001 and Pandian and Eswaran, 2002; Akudugu, 2010).

Nirmala *et al.* (2004) also concluded in their study that membership to SHGs help increase participation in social services, and promote organized action, acquisition of new skills and improved technological change among members. In a related study, Boga and Nakka (2005) reported that at the household level, expenditures on food and clothing among poor households go up after joining SHGs in addition to increased awareness on health and related issues. Awareness on educational issues and management skills of members also increased. They also reported that employment levels for some members improved due to increased ability to access more productive resources, including credit, which enable them to engage in different livelihood activities. Shrivastava (2005) in her study in four Indian states concluded that microfinance based entrepreneurship contributed to household finances of SHG members, which fetched them some decision making role in the family. The members of the group shared that they found confidence and self-dependence by virtue of their participation in the group.

Pradan (2005) conducted a study on the social and economic impact of microfinance delivered through SHGs and concluded that SHG-Bank linkage had significant and positive impact in improving the livelihood of group members, especially in their saving and debt position as well as their living and consumption standards. The increase of asset position by members more likely encourages them to engage in own cultivation and livestock rearing. It has also been reported that SHGs act as platforms for members to access better technology and various promotional assistances all of which are important for their livelihood developments (Ramachandran

and Seilan, 2005).

Shylendra (2006) stated that SHGs play critical roles in the contribution of microfinance to poverty alleviation through improvements in the asset base, employment, and income level; reduce dependence on money lenders and diversification of occupation. As a result of these changes, group members experience improvement in their living standards, which ultimately reflects on increased consumption levels, better housing, clothing and education. According to APMAS (2006), the economic benefits of SHGs as stated by their members are increased access to credit and financial institutions, habit of savings, increased income, employment generation and improved food consumption. This is further supported by Shylendra (2006) who noted that SHGs help members to experience improvement in their living standards reflected in increased consumption levels, better housing, clothing and education and many other qualitative changes.

In summary, membership to SHGs creates easy access to financial services to finance expenditures on food grains and fodder, access to health care, acquisition of production inputs, households and farm improvements, education of children and performance of socio-cultural activities such as marriage ceremonies, naming ceremonies and funerals of family members among others (Tsephal, 2002, Kumawat, 2003 and Wilson, 2002). This is further supported by studies conducted in India (Uma, 2007; Raju, 2007; Leelavathi, 2007; Rajeev, 2007) and in Ghana (Al-hassan and Bambangi, 2006; Ntifo-Siaw and Bosompem, 2008; Akudugu, 2010, 2011) all of which generally concluded that SHGs help members in the pursuance of their livelihood. From the foregoing, it is concluded that SHGs have critical impacts on the livelihood outcomes of members, especially women in rural areas of developing countries including India and Ghana.

5. Conclusion and Recommendation

This paper considered the role of self-help groups (SHGs) in promoting the livelihoods development of rural women in India and Ghana based on the experiences of the authors and review of the empirical literature. The concept of SHGs is about a group of people with common aspirations, goals, objectives, interests and value judgments coming together to pursue a common agenda. It is found that SHGs has been implemented in India and Ghana and elsewhere in the developing world to deliver developmental interventions. The benefits members derived from their group membership, their commitments and commitments of external collaborators among other factors affect successful operations of SHGs. Certain impacts SHGs had on the livelihood development of members include improved access to productive resources, acquisition of entrepreneurial skills, social, economic and political empowerment, improved income levels, access to healthcare, education and food security. It is concluded that SHGs are able to empower members, particularly rural women in India and Ghana economically, politically and socially which help improve their livelihoods. Based on the findings, it is recommended that the government of India and Ghana as well as their development partners should integrate formation of SHGs in their poverty alleviation and gender empowerment interventions. Such interventions must be socially acceptable, economically viable, politically neutral, culturally agreeable, environmentally sustainable and generationally stable for the people.

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