

Empowerment of Muslim Women and SHGs: Role of Professional Social Worker

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ABSTRACT

This paper focuses on the role of self help groups (SHGs) in the empowerment of Muslim women. Based on research engagements in Muslim concentrated slums of Bijapur. To investigate the role of SHGs in the empowerment of Muslim women in urban slums SHG members. To explore the role of professional social workers in the empowerment of Muslim women through SHGs. The comparative empowerment of women SHG members on three dimensions of women empowerment, individually and collectively has been examined.. The result of the study indicated that the relationship between SHG membership status and women empowerment was found to be statistically significant. Based on the review of studies on professional social workers engagement with SHGs and the researcher's experiences, it is endeavour to argue for the role of social work educators especially the engagement of social work students through concurrent field work ion working with women SHGs.

Key Words:

SHGs; Empowerment; Muslim Women; Social Work; Concurrent Field Work

INTRODUCTION

Women's empowerment refers to women's capacity to increase self-reliance, their right to determine choices, and their ability to influence the direction of change by gaining control over material and nonmaterial resources (Moser, 1989). Empowerment is about change, choice, and power. Keller and Mbwewe (1991) described women's empowerment as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. Kabeer (1994, 1997, 1998) stressed that women's empowerment is the process to acquire the ability, from which those denied to them, to make the strategic life choices. Her emphasis was that ability to exercise choice incorporates three interrelated dimensions namely resources, agency and achievements. Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their strategic life choices which were denied to them (Kabeer, 2001). Kabeer's definition was especially attractive because it contains two elements

which helped to distinguish empowerment from other closely related concepts 1) the idea of process, or change from a condition of disempowerment, and 2) that of human agency and choice, which she qualified by saying that empowerment implies "choices made from the vantage point of real alternatives" and without "punishingly high costs" (Malhotra, Schuler, and Boender, 2002:6).

The Declaration of Micro-credit Summit held at Washington DC in 1997 defined micro-credit programmes are those "extending small loans to poor people for self employment projects that generate income, allowing them to care for themselves and their families" (Micro-credit Summit, 1997 cited in Swanithan, 2007:1171). "Microfinance goes well beyond savings and loans. Microfinance also means access to social security, health care, housing and even the more fundamental needs such as employment and education. ...Microfinance is a multi-faceted concept, with the facets fused together in a synergistic relationship engendering stability" (Crowell, 2003:111).

Women's empowerment has become a critical prerequisite of the socio-economic development of any community. Empowerment through microfinance is identified and measured in various dimensions: impact on decision-making, on self-confidence of women, on their status at home, on family relationships and the incidence of domestic violence, on their involvement in the community, on their political empowerment and rights (Cheston and Kuhn, 2002).

A study by National Bank for Agriculture and Rural Development (NABARD, 2002) showed many positive results on the impact of participation of rural poor in the SHGs. It showed that there have been perceptible and wholesome changes in the living standards of SHG members in terms of ownership of assets, borrowing capacities, income generating activities, income levels and increases in savings. It traced out that almost all members developed savings habits in the post-SHG situation. (NABARD2002).

Galab and Rao (2003) in their review of efforts of government of Andhra Pradesh to provide large space for women self help groups in poverty alleviation programmes (like DWCRA and SAPAP) noted that the women

members of SHGs seemed to have embarked on the non-traditional tasks like marketing and non-traditional enterprises. The women have improved control over their labour to this extent. Women's access to and control over their savings, credit and income have improved. Women have improved freedom to move and interact with the officials and other women after joining the SHGs. The adoption of family planning and contraceptive methods by the women members of SHGs indicated the improvement of the control of women over their reproductive choice. On the whole, it was clear that women were able to improve control over their labour, resources (saving, credit and income), freedom to move and interact, leadership, and reproductive choices, to some extent.

Murthy et. al. (2002) from Andhra Pradesh experiences reported that SAPAP (South Asia Poverty Alleviation Programme) Self Help group members were far more likely than non-members to report making decisions about a range of "reproductive rights" issues, particularly the decision to have an abortion, but also the nature of the contraception, how many children to have and the age of marriage for their daughter.

Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment (Mayoux and Hartl, 2009:8).

Aruna and Jyothirmayi (2011) study on the role of microfinance in women empowerment in Bijapur indicated that microfinance activities and self help group participation has a positive impact on the income, assets, occupation, savings, access to loans, bank connectivity, knowledge, self worthiness, and decision making level of the participants. The empirical findings of the study suggests that microfinance has a profound influence on the economic status, decision making power, knowledge and self worthiness of women participants of self help group linkage program in Bijapur. The microfinance related loan availment and its productive utilization found to be causing significant differences in women empowerment levels of the loan availed participants as compared to the non- loan availed.

The SHGs gave women an identity, access to information, exposure to outside world, and the power to negotiate (Devi Prasad and Vijayalakshmi, 2010:1). The focus of this study was to assess the degree of women empowerment in women SHG members and non SHG members.

The objective of the study was to understand the dynamics of women empowerment. The specific objectives of the study were:

1. To assess the degree of empowerment of Muslim women who are SHG members.
2. To ascertain the Decision Making Capacity among Muslim women SHG members
3. To study the Capacity Building and Skill Development of Muslim women SHG members
4. To assess the Political and Legal Empowerment of Muslim women SHG members and
5. To propose the role of social work in the empowerment of women through SHGs.

METHODOLOGY

This study focused on sample of women SHG members. It concentrated on Muslim women from similar socio-cultural context of a slum in Bijapur. The research design of study was descriptive and quantitative in nature. A sample of 50 Muslim women's representing of SHG. Further, it was ensured that only those SHG members engaged in micro-financing for more than one year were to be selected. The data has been analysed using percentage.

Measurement of Women Empowerment

The women empowerment (WE) in this study has been taken as an aggregate of decision making capacity (DMC), capacity building and women empowerment (CBSD) and political and legal empowerment. The dynamics of women empowerment has also been intensively analyzed on each of the dimension of women empowerment.

Decision Making Capacity

The decision making capacity dimension of the instrument used for measuring the empowerment of women had the possible minima-maxima score range from 0 to 30. The score range obtained for both the SHG members and non SHG members was 18 to 30 and 9 to 30 respectively (Table 3).

The decision making capacity scores of the SHG and non SHG members were grouped into low, middle and high on the basis of the values of first and third quartiles. It reflects that 57.1 per cent of SHG members had middle level of decision making capacity while 42.9 per cent of SHG members had low level of decision making capacity. In the case of non SHG members, 60 per cent had middle level of decision making capacity while 40 per cent had low level of decision making capacity. At the high level of decision making capacity for third quartile, in both the cases of SHG and non SHG members the scores have been 0.0 per cent.

Table 3: Summary Score for Measurement of Decision Making Capacity

Decision Making Capacity	SHG Members (N=35)	
	Frequency	Percentage
Low	20	40
Middle	30	60
High	00	0.00
Total	50	100.0

Thus the total sample was almost equally split into low (40 per cent) and middle (60 per cent) levels of decision making capacity. The significance of the relationship between the decision making capacity scores of SHG members needs to be tested.

Capacity Building and Skill Development

The impact of SHGs on capabilities of women has been measured on the basis of capacity building and skill development instrument consisting of ten variables as discussed above. The composite weight of all the variables was taken to measure the capacity building and skill development. The possible score range of the instrument was from 0 to 50. The score range secured by the SHG members was from 15 to 30 (Table 5). The majority of SHG members were in the middle (70 per cent) and high (30 per cent) levels of capacity building and skill development

Table 5: Summary of Score for the Measurement of Capacity Building and Skill Development

Capacity Building and Skill Development	SHG Members (N=35)	
	Frequency	Percentage
Low	00	0.0
Middle	35	70
High	15	30
Total	50	100.0

Political and Legal Empowerment

The Political and Legal Empowerment dimension of the Instrument was developed based on the mean summative score values of the ten individual variables. This instrument has the possible score range from 0 to 50. The level of empowerment was grouped into low, middle and high on the basis of quartile values. The majority of SHG members were in the middle level of empowerment (70 per cent) and only 20.0 per cent had low level of political and legal empowerment. Only a small percentage of the SHG members (10 per cent) and non SHG members (5 per cent) have scored more than the value of the third quartile.

Table 7: Summary of Score for the Measurement of Political and Legal Empowerment

Political and Legal Empowerment	SHG Members (N=35)	
	Frequency	Percentage
Low	10	20.0
Middle	35	70.0
High	5	10.0
Total	50	100.0

Women Empowerment and SHGs

The impact of SHGs on women empowerment has been measured as the summative scores of the three dimensions of women empowerment discussed above namely decision making capacity, capacity building and skill development, and political and legal empowerment. The composite weight of all the dimensions was taken to measure the women empowerment. The score range secured by the SHG members was from 56 to 90 (Table 9). The scores of the SHG members divided into three groups of low, middle and high on the basis of the values of first and third quartiles. The majority of SHG members were in the middle (60 per cent) and high (30 per cent) levels of women empowerment.

Table 9: Summary of Score for the Measurement of Women Empowerment

Women Empowerment	SHG Members (N=35)	
	Frequency	Percentage
Low	5	10
Middle	30	60
High	15	30
Total	50	100.0

ROLE OF SOCIAL WORK PROFESSION

Siddiqui (2008) has noted that self help groups (SHGs) have become the most popular form of group work that are being used by both governmental and non-governmental organizations in India to accomplish a variety of development goals in recent times. However, the idea of Self Help was an inherent part of the group work practice (of social work) right from the very beginning (Siddiqui, 2008:176). Siddiqui (2008) further, argued on the role of SHGs in meeting community needs and one may add to community work practice. ‘When properly formed and linked to one another, they are able to provide a broad range of social benefits to members and even to entire villages’ (Siddiqui, 2008:193).

SHGs have emerged as the most visible voluntary participatory spaces available for women (Devi Prasad and Vijayalakshmi, 2010a:2) and it was not without reason that one of the prestigious disciplinary journals of social work come with a special issue on the theme of SHGs. The *Indian Journal of Social Work* devoted two volumes on the special issue titled “SHGs: Emerging Spaces for Social Work Practice” (IJSW, 2010a; 2010b). SHGs offer great potential for social work practice (Meenai, 2010:43). It is noted that the field (of Micro-credit, micro-finance and women empowerment) appears to be practice driven with ideas, tools and methods being perfected in the field with little involvement of academic and professional disciplines. Keeping in mind the liberating and empowering potential of SHGs, there is a need for the social work profession to undertake a serious examination of the phenomena and the role that the profession can play in the whole process (Meenai, 2010:51). Meenai (2010) saw far greater role and responsibility of social work profession in social intermediation area than others. He argued that an integrated approach where, apart from financial intermediation, other services such as group formation, leadership development, confidence building, conflict resolution, training of group members in skills to develop enterprises like marketing, entrepreneurship, and production needs to be provided. Inputs in education, literacy and health care will compliment the above package (Meenai, 2010: 52).

Vijayalakshmi et. al (2010), based on decade-old engagement (2000-2009), of the Department of Social Work, Andhra University, Visakhapatnam under UGC-DRS programme, with SHGs highlighted the role of professional social workers in forming and carrying forward the groups through the four developmental stages (preparatory, capacity building, skill development and entrepreneurship development) and how SHGs can be

used as effective instruments of social and financial inclusion of poor women. They noted that an enormous potential lies with SHGs which professional social workers can exploit to make them effective instruments of social inclusion. These are poor people’s institutions capable of generating social capital and if guided with sensitivity can nurture human capital among disadvantaged (Vijayalakshmi et. al, 2010:510). For social work, they noted SHGs provide opportunities for practice of group work, inter-group work and community work. Malthi (2010:590) further supplemented that social work interventions also need to understand the dynamic interplay of pentagon of capitals-natural, physical, human, financial and social-in designing effective interventions, especially to work with SHGs. Work with SHGs for scaling up operations involves building networks and trust relations. In order to achieve this, both the structural aspects of the social capital (rules and regulations) as well as cognitive aspects (perceptions of trust) need to be continually revalued and reinforced. It has long recognised that the bonding and bridging social capital in organisations, though necessary, is insufficient for long-term development. The creation of linking social capital is essential and external intervention has often been useful in its emergence. In this context, concluded Malthi (2010), professional social work plays a very important role.

In view of above propositions on the role and place of social work interventions and insight gained from the undertaking this research and the findings thereof, there is no ambiguity for the proactive role of social work profession in promoting, nurturing and strengthening SHGs inter alia women empowerment. This could be visualised from the Table 11 whereby Vijayalakshmi et. al (2010) has elaborated on the specific role of social worker at different stages of SHGs development.

Table 11: Social work intervention with SHGs

Broad Stages of SHGs	Foci	Power Negotiation
Preparatory (2-6 months) (PLA techniques, Community Need Assessment, Group Work Skills)	Facilitate promotion of new groups Activate the dormant/sick groups, if required	-PLA to build rapport with community and gear up for work -Developing attitude and inclination for thrift, credit and group activities -Developing group structure and rules -Opening of bank account -Trigger for <i>Power within</i>
Capacity building (1-2 years) (Group Work skills, Organising members for Change)	Develop competencies to manage group independently Start credit activity	-Management of Group -Regular meetings -inter loaning -Develop records/rules -Sharing common issues and teaming up -Towards <i>Power to</i>

<p>Skill development (3-4 years) (Training skills, social welfare administration)</p>	<p>More skills in maintaining accounts/records Establish viable income generation activities (IGAs) for viable groups Upgradation of skills in IGAs Role in community building Institution building Develop further, skills in IGAs</p>	<p>-Linking with Banks -Income generation activities (IGAs) -Skills upgradation -Institution building -Taking up community issues -Collective mobilization for group and community issues -Moving to <i>Power With</i></p>
<p>Entrepreneurship development (After 5 years) (Livelihood expertise, networking, social action)</p>	<p>Introduce micro enterprise (ME) activities and bank linkages Explore market opportunities Linkages of SHGs with other stakeholders/commercial partners Empowerment of members</p>	<p>-Micro enterprise activities and bank linkages -Market opportunities and linkages -Linkages with other stakeholders -Questioning structural inequalities -Towards <i>Power Over</i></p>

Adapted from: Vijayalakshmi et. al, 2010:512-513 Column 1 (Purpose), Annexure 1

Table 12: Developing skills via field work

Field Work	Foci	Intervention Plan
<p>Concurrent Field Work</p>	<p>Semester specific concurrent field work on SHGs in a adopted community</p>	<p>In coordination with CBOs/NGOs, students to be involved in all stages of SHGs: Preparatory, Capacity building, Skill development and Entrepreneurship development</p>
<p>Block Field Placement</p>	<p>For a specific period students may be aligned with SHGs at different stages to understand and experience and review their functioning</p>	
<p>Exposure Trips</p>	<p>Field visits to mature SHGs so a to provide a sense of the role played by SHGs in the lives of poor</p>	

Tables 11 and 12 are clearly helpful to understand the involvement of social work students as a professional worker into the group and community work practice methods of social work profession. By the involvement of students in whole SHGs process they may learn necessary skills through concurrent field work, Block placement and exposure trips. As table 12 reflected that by adopting any urban and rural community which is marginalised in terms of caste, class, gender, disabilities and specific religious group etc concurrent field work may be designed semester specific for the students of social work. Students of semester I and II may be involved in initial two broad stages of SHGs namely preparatory and capacity building stages in which the semester I students will focus on Facilitate promotion of new groups, Activate the dormant/sick groups, if required and II semester students will focus on Develop competencies to manage group independently and Start credit activity. Both I and II semester students will practice and focus on PLA

techniques, Community Need Assessment, Group Work Skills, Organising members for Change for whole complete one year. In the last two broad stages skill development and entrepreneur development, the students of III and IV semester may engage in practice of More skills in maintaining accounts/records, Establish viable income generation activities (IGAs) for viable groups, Up gradation of skills in IGAs, Role in community building, Institution building, Develop further skills in IGAs, Introduce micro enterprise (ME) activities and bank linkages, Explore market opportunities, Linkages of SHGs with other stakeholders/commercial partner, Empowerment of members for another complete one year. During the whole second year they will practice on Training skills, social welfare administration, Livelihood expertise, networking, and social action. Those students which may not have get the chance to involve in the two years of course in the area of SHG exposure in concurrent field work they may acquire the necessary skills to work

with SHGs by involving in their Block field Placement for a specific period. Students may be aligned with SHGs at different stages to understand and experience and review their functioning.

CONCLUSION

The profession of social work could engage with the SHGs as a medium and mechanism for working with the marginalised, and accordingly empowering them. Social work's focus on SHGs at the different levels in terms of curricula, field work and professional practice would pave the way for altering the power relations. This multi-layered intervention plan triangulating social work, SHGs and women empowerment would also mark the anti-oppressive nature of social work theory and practice and also a point to move forward for the researcher and the future researches.

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