

EXECUTIVE SUMMARY

EXAMINING POWER AND LITERACY WITHIN SELF HELP GROUPS

A QUANTITATIVE STUDY

Nirantar, A Centre for Gender and Education¹

The development scenario in the country today is overwhelmed by the growth of Self Help Groups (SHGs) formed with the twin objectives of women's empowerment and poverty alleviation. According to rough estimates, there are nearly 7 million SHGs in the country, out of which more than 90% are comprised only of women. A survey was conducted by Nirantar to examine how women who are joining SHGs are being impacted by the processes that are taking place within these groups. The processes were primarily seen in context of capacity building, literacy and its relationship with power. The survey included 2,750 SHGs from 16 states in which 1,650 SHGs were those formed under government programmes and 1,100 SHGs were those formed by NGOs.

The need to understand the relationship between power and literacy is best understood by the following statements of SHG members.

When we go to meet forest officers, we are not able to give our demands in writing. We tell them only verbally. We have worked a lot but still we are dependent on others to write our demands. Government offices recognize only written documents and there we find ourselves weak.

SHG member, Anandi, Gujarat

We have faith in the accountant and book keeper. But it would have been much better if we had literate women in our federation. Literate leaders are better. But we do not have literate women... what can be done. Even if the accountant is doing something incorrect, we can't say anything. If we had a literate leader she could have understood things better and she could have also briefed us by noting down things on her own.

SHG member, Velugu Andhra Pradesh

The linkages between literacy, transparency, autonomy and self confidence are evident in these statements. Linkages between literacy and power are present at every level of SHG functioning – be it in the realm of livelihoods, access to information or the need for transparency in the functioning of the group. It was necessary to understand the extent to which women are receiving learning opportunities because this brings to bear a focus on the women themselves rather than on their deployment in an instrumentalist manner.

¹ The study was authored by Archana Dwivedi (Nirantar)

Key Findings of the Study

Limited Opportunities

- 61% of SHG members were non literate, this included those 28% who could only sign.
The 39% literacy rate of women in SHGs is even lower than the 47% National Literacy Rate for Rural Women.
However there were very limited efforts on the part of sponsoring agencies to provide literacy opportunities to SHG members. Out of 45 NGOs who participated in the study only three had undertaken concrete efforts to provide literacy skills to SHG members.
- 47% groups formed under government programmes had not received any kind of capacity building input for the last two years.
Even when groups received capacity building inputs, the overwhelming focus was on group and finances related management.
Only 6% groups formed under government programmes had received inputs on gender issues and only 19% had received inputs on income generation and livelihoods.
- Less than 50% groups studied in the survey had made any kind of linkages with Panchayats. It is thus evident that groups had very little opportunity to form linkages with this important forum of governance and power.
From the groups which had formed linkages with Panchayats, only from 8% groups did most group members attend Gram Sabha meetings.
- There was very limited opportunity to take up social issues within the groups. 64% of the groups formed under government programmes had not taken up any social issue for the last two years.
Even information about government schemes etc. was given to only 21% groups formed under government programmes. An issue like domestic violence which is related to women so closely was taken up only in 11% groups formed under government programmes.

Marginalization of Equity and Justice

- 43% of SHGs have Backward Caste women as a majority of their members. As evidenced even in the 10th Five year plan document, Backward Castes are not the most marginalized in terms of economic parameters.
On the other hand the SC and ST population which has largest population living under poverty line, had majority membership in only 27% and 16% groups respectively.
- 58% of the groups had not received any loans for the last two years, even though more than 90% of the groups were depositing their savings.

Most of the larger loans were given to leaders of the groups.

The relationship between Literacy and Power

- 69% of the women who were getting the opportunity to come into leadership roles were literate. Women who came into leadership were representative of the caste, class and religious composition of the group. Literacy emerged as the single most important determinant of leadership in the groups.
- Women who came into leadership gained access to many more opportunities and resources as compared to members of the groups. Leaders of the groups had a much greater opportunity to participate in capacity building inputs and thus also had better access to information. For 65% groups, it was the group leaders who had participated in the most prevalent trainings (related to group formation and management). Groups leaders also had more access to the resources coming to groups. 46% of the large loans were availed of by the groups leaders, although leaders are only 13% of the total numbers of members in the groups.

It is evident from the findings that literacy creates access to leadership which in turn leads to access to other opportunities, such as credit and capacity building. In this way literacy impacts group processes in a significant manner. The access to literacy clearly creates access to power within SHGs.

Recommendations

Access to sustainable literacy opportunities

- Literacy should be organically linked to the information needs and roles played by SHG members. The sponsoring agencies need to design curricula that specifically cater to SHG members.
- The responsibility for ensuring this must lie with the government sponsoring agency of the SHG programme, although it may seek the assistance of the adult education programmes.
- The literacy interventions must include indicators which also monitor the usage and sustainability of the literacy skills.
- Adequate resources must be made available for the literacy component of SHG programmes, which should be for a adequate length of time. Past experience of literacy programmes that have sought to enable acquisition of literacy skills in a fast track manner has shown that such interventions are highly unlikely to take the learners up to a sustainable level of literacy.

Right to holistic capacity building

- The capacity building inputs provided by sponsoring agencies need to ensure that these are not limited only to the cadre of the agencies or to group leaders. In terms of the nature of the inputs, a minimum of 15days of inputs need to be provided to all group members in a year. 50% of the total time should be committed to issues of gender justice, VAW, legal rights etc. In the initial phase women's organizations that

have substantive experience of working for gender justice should be involved in a manner that they directly train SHG members. A linkage with the Mahila Samakhya programme would prove to be valuable for this, give their vast experience of gender trainings.

- A core curriculum framework should be developed for the trainings at a national level. Although there needs to be the space for innovation and changes at the local level, the curriculum framework would ensure and support a shift to a more indepth capacity building on gender and equity. The curriculum framework should be designed jointly by those who have substantial expertise in the field of gender and those who have experience of SHGs.