

SELF HELP GROUPS AGENTS OF CHANGE IN THE PRESENT SOCIETY

Dr. Isaboke Peter Kennedy Nyataya, PhD

(Senior Lecturer in Sociology and Director of Academic Affairs and Quality Assurance,
University of Tourism, Technology and Business Studies, Gisenyi Campus-Rwanda)

Abstract: *The concept of self-help group as old as mankind and has been existence in all societies in the world all over though in different names at different times. Self-help groups are now viewed as great catalysts for the socio-economic development of the people in the developing world. There is sufficient evidence from studies already undertaken that the role of self-help groups in building new a world is inevitable. The present research was undertaken with a view to understanding: how and why self helps groups have been formed; the nature of activities they undertake and the benefits they bring to members; how they have been able to solidify their strengths and used them to integrate the communities. The study adopted descriptive cum case study research design and used content analysis technique. Self-help groups in India, Kenya and Rwanda were looked into and analysed scientifically, with a view to realising the objectives of the study. The self-help groups have made a lasting mark on the lives of women, youth and the vulnerable especially in rural areas. They have been able to develop their talents, skills and abilities in different productive social and economic activities. For instance, they have been able to save whatever amount of money they can save every month and mutually agree to contribute to a common fund with a view to lending to their members for meeting their productive and emergent credit needs. It has therefore been observed that there is an increase in their income, savings and consumption expenditure. Due to improved economic opportunities and their ability to take collective action, studies, indicate that there has been significant decline in gender-based violence among their members. Other benefits members of self-help groups have gained include: increased self-reliance and self confidence that have improved the ability of members to mobilise various public services for their benefit; they have acquired high self-esteem which has enhanced their capacity to work; illiterate and semi-illiterate, the old, the youth and the vulnerable/marginalised have become productive and important members of the family. Hence, it can be stated that self-help groups in the present society have proven their worthiness as social and economic building blocks particularly in the developing societies.*

Key Words: *Self Help Groups, Change Agents, Socio-Economic Development, Rural Areas.*

Research Area: Social Science

Paper Type: Research Paper

1. INTRODUCTION

Literature has shown that Mankind has practiced Self-Help since times immemorial in a number of ways. It is evident that even today, the phenomenon of self-help is one of the main features of the productive behaviour of the poor both in rural areas and in urban areas as well. It is also a discernible fact that it is only till recently that the potential of this system has been explored through the development approaches of non-government organisations (NGOs). It is noteworthy that Self Help groups have been observed to be significantly helpful in allowing the NGOs to know a large number of individuals intimately and to relate them in innumerable ways, including facilitating credit availability. It has been noted that through peer pressure exercised by the members, each member in a way is made to feel keenly, individually and severally too, responsible for issuing and returning credit made

available to her through a financing institution. The SHGs have been noticed to serve as decentralized centres of administrations for NGOs who have helped from them. The SHGs after their formation and soon after gaining their stability, they appear to become vital agents for bringing about changes not only in the lives of the members but also make a difference to the lives of others, who are near them.

Rashtriya Mahila Kosh's (RMK) main interest is that NGOs should expand their activities over new areas/groups in order to cover larger areas and many beneficiaries, RMK thus can make sure that it continues to give support to NGOs who also have decentralised administrative structures in the form of SHGs, making their task of giving credit and effecting recovery easier, (RMK, GOI; 1998:17). It is in this perspective that some financial incentives to the formation of SHGs has been envisaged by the RMK. This support will, of course, be of great significance to the NGOs who are interested in collaborating with the RMK and also with the implementation of other income generation schemes, for instance DWCRA which is meant for the benefit of the poor.

2. PROBLEM STATEMENT

It is worthy mentioning that the formation of groups of individuals for economic betterment is a natural and traditional response to the economic and social marginalisation. The origin of co-operation too, can be traced to this. A Self-Help credit group is an informal voluntary association of persons with common interests, formed and managed democratically without any political affiliation. The objective of the group is to improve the economic and social status of the members in terms of their needs and interests. It is also noted that while the group's activities are multi-purpose, it often than not has a focus on thrift and credit management. Though unregistered, SHGs are said to be functioning within the framework of an informal set of bye-laws by members themselves.

It is against this backdrop, that present researcher decided to undertake the present study with a view to understanding the use and practices of self-help groups in India, Kenya and Rwanda to facilitate the drawing of inferences.

3. OBJECTIVES OF THE STUDY AND METHODOLOGY

The present research was undertaken with a view to understanding: how and why self help groups have been formed; the nature of activities they undertake and the benefits they bring to members; how they have been able to solidify their strengths and used them to integrate the communities. The study adopted descriptive cum case study research design and used content analysis technique.

4. LITERATURE REVIEW

4.1 THE CONCEPT OF SELF HELP GROUP

Self Help Group is a homogeneous group consisting of 10 to 20 women, who, may select their own leader and also fix the tenure for such leadership (RMK, GOI, 1998:17). The concept, SHG (Jayaseelan, 2000:25), has also been defined as an informal association of likeminded poor persons in a village (normally not exceeding 20 members), with a common objective of helping themselves mutually and also striving for their economic and social advancement and also for their overall village development.

According to Dulfur and Baldus, (Kuhn 1985:4:160, in Rajagopalan 1996:265), defined Self Help Organisations (SHOs) as 'grouping of the people who desire to pursue common goals through joint actions and Self Help'. This definition is relevant in the context of promotion of SHOs by an outside agency. In generic terms, 'SHOs are the organisations

whose members (natural persons) have united on the basis of common interests to improve their economic and social conditions in order to be better able to pursue their paramount long term aims' as pointed out by Kuhn (1985:162,Ibid). Again it is added that an SHO will have open membership but to a large extent confined to persons belonging to a particular profession, area or a group with common interest. It is also managed on democratic principles and the members agree to contribute to the common resource pool. Autonomy is one of the important ingredients in any SHO, subject to only the general frame of law. However, group consciousness is a pre-requisite.

The working group constituted by the Government of India to examine the mechanism of organising SHGs as a sub-system in Primary Agricultural Credit Societies (PACS) has defined an SHG as "a group or association of individuals with common economic needs who undertake a systematic economic activity participating directly in decision making and sharing benefits on an equitable basis", (Rajagopalan, 1998:201) Apart from inculcating sociality desirable habits and ethics amongst members, the four-in-one role of an SHG is as follows:

1. Money lender (without disadvantages)
2. A development bank (without cumbersome procedures)
3. A co-operative (without interference and inflexibility) and
4. A voluntary agency (help, awareness, education, overall development).

In short, the essential features of an SHG are: felt need homogeneity, solidarity, self-enforcement of rules, participative democracy, leadership, benefits from collective action, and transparency in operations. An ideal self-help credit group (Narayanasamy, Ramesh in Rajagopalan, 1998:221) may be defined as an unregistered body of people, preferably the disadvantaged, who willingly contribute an agreed sum of money periodically, based on mutual trust with the understanding that the money so contributed would be lent at a price for a short period as fixed by a group itself. NABARD has defined SHG as follows: "SHG is a homogeneous group of rural poor voluntary formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group to be lent to the members for meeting their productive and emergent credit needs". It is added further that from the above definition that an SHG would hold itself fully responsible for the amount pooled together in its name. As transparency would remain by far the most important aspect, all decisions of SHGs would by definition openness.

4.2 SELF-HELP GROUPS IN SAVINGS AND CREDIT

The operation of SHGs involved in savings and credit is explained as follows. In general, NGOs encourage the target group population to form into groups voluntarily at a micro (village) level. These are known as SHGs for the resources, both financial and personnel as well, required for the running of savings and credit activities come largely from the target group itself. SHGs may not be registered; however, function within the framework of the rules prepared by members themselves SHGs may be involved in numerous activities; all in all, their central focus is often savings mobilisation and provision of credit. Small savings are mobilised regularly from the group members to create a fund, jointly owned by the group. Members borrow regularly from the fund. These resources (money) keep on revolving between the fund and the users. In the process, the fund grows over time as additional resources in the form of savings and interest on loans are added to the original fund. The members manage the operations (savings, mobilisation, lending, collection of dues and maintenance of accounts) with minimum support from the NGO. Over time, the group members manage to resolve their credit needs relating to both consumption and production

too. This in the long run, as pointed out (Rajasekhar, 1994:23) would lead to gradual economic development of the target group, consisting mainly of the land less households, marginal farmers and women too.

4.3 OBJECTIVES FOR STARTING SELF-HELP GROUPS

Dr. Rajasekhar (1994:24) mentions the mobilisation of savings and making the same available as credit, as the main objectives of forming SHGs. He, however, adds that various NGOs have other objectives for doing so, but in all one can have the following broad division of objectives. NGOs aiming at:

1. Mobilisation of savings and provision of credit and linking the same with income generating activities.
2. Linking savings and credit with other objectives, for instance, health education, labour union movement to mention a few.
3. Linking savings and credit to political objectives such as empowerment.

It is a notable fact that NGOs concerned mainly with thrift development and providing credit are rare and again, some NGOs are observed to be linking savings and credit income generation. PRADAN (Professional Assistance for Development Action) is one such an NGO, for it formed groups not only to make credit accessible to rural poor women and facilitate them to take control, reap benefits of financial resources made accessible but also link the savings and the credit activities to income generation and facilitate the groups to have their own federation and links with a formal banking system of their own, incorporating traditional wisdom and modern financial management. Rural Women Sangams Federation (RWSF) too, apart from linking up savings to income generation through the federation, also aims at empowering women as well as Rajesekhar observes (ibid).

For those NGOs, who might have started their savings and credit activities at a later stage, either at the request of the target group population or on their own, the SHGs so formed, provide an integrated service to the poor. They help the poor to gain access to credit and at the same time, contribute to them the basic services such as education, health to name a few. As a matter of fact, the savings and credit activities are started by these NGOs so as to gain an entry point. It is also pointed out that, the ease with which these SHGs in savings and credit activities are formed, is an important reason as to why these activities becoming prominent today. For these organisations, it is noted, the savings and credit activities ought not to be the sole objective. To them, savings and credit activities should be combined with the ongoing programmes in order to achieve long-run sustainability of the latter.

Are the savings and credit activities an end in themselves or means to achieve an end? Studies already carried out on various organisations reveal that the majority of the NGOs hold the view that the savings and credit activities should play a catalytic role.

5. FACTORS FOR THE FORMATION OF SELF HELP GROUPS

A number of studies, among them the report on the Agricultural Credit-Review Committee and the report of the Committee on Financial System (1991) have pointed out the non-viability of institutional lending to the rural poor owing to the increasing transaction costs as one of the factors for the formation of SHGs. It is now well-known fact that linking that formal credit system with the rural poor through the intermediaries like SHGs would ensure better credit delivery and also reduce the transaction costs leading to enhanced viability and profitability of the financing institutions (Rajagopalan 1998:202).

It is again observed that so as to ensure the linkage between the formal credit system and SHGs yield desired results, the critical initial push to the latter from NGOs, governments, the Reserve Bank of India and the financing institutions becomes significant.

Royal Tropical Institute (as quoted by Roul in Rajagopalan 1998:251.) defined the term SHG in the context of savings and credit as A Self-help organisation denotes an institutional framework for individuals or households who have agreed to co-operate on a continuing basis to pursue one or more objectives. A self-help organisation is a membership organisation which implies that its risks costs and benefits are shared among its members on an equitable basis and that its leadership and /or manager are liable to be called to account by membership for their deeds. Hence self-help is, understood as any voluntary action undertaken by a group of people aiming at the satisfaction of individual and /or collective deeds. It is also noted that the distinctive feature of a self-help initiative is the substantial contribution made from the individuals or group's own resources in terms of labour, capital, land and/or entrepreneurial skills. Hence, self-help takes many forms and expressions.

6. NEED FOR SELF HELP GROUPS

Mishra and Panda (Ibid:180) in their study: SHGs: Informal co-operative in Orissa conclusively state that despite their several structural weaknesses and operational bottlenecks the SHG movement has taken a definite step towards sustainable development by pooling local available resources. They also note that the SHGs are functioning as informal co-operatives of the poor, based mainly on the sound principles of mutual help and development credit and in the process, they emphasize, these SHGs have benefited the rural poor and at the same time, have worked as catalysts in taking up further group activities.

Dwaraki, Narayanasamy & Ramesh (Ibid: 222) have pointed out that the goal of an SHG is to pool together the strengths of weaker sections and gear them towards developing a self-reliant community.

According to Roul (pp.259), the SHGs play a role of moneylender, a co-operative institution and as community based organisation. Members have benefited by taking loans to meet emergency and consumption needs and in investing in productive economic activities. The study has revealed that mutual trust amongst the members have led them to build groups in the same fashion as that of co-operatives where they are owners as well as borrowers. Too, it was found that all the SHGs studied, have undertaken developmental activities for the community and built up group solidarity.

Murthy (Ibid: pp.262) notes that the efficiency of individual self-help activities can be increased in many a time, if individuals join together. He further adds that in the underdeveloped economies, where community is not extended fully to all sections, individuals with common interests can organise themselves into groups, to pursue common goals. Hence, to him, Self-Help Organisations (SHOs) emerge especially with people with limited means. He then, concludes that through the SHOs, their limited resources could be pooled to achieve greater results for the members and the community too.

To Munker (1983 Ibid: 263), the SHOs are usually formed due to the reasons which follow: to struggle for survival; to defend common interests; to fight against a common enemy (e.g. middle men); to build up counter veiling power; to gain access to resources or services not available for the individuals, for instance, electricity, seeds, fertilizers to mention a few; to be the contact point for information and education programmes; to pool resources of the members; to become vehicles of change of mind and attitudes and to work as a protective device for the individuals in the process of change.

In essence, he views the SHOs to be co-operatives with a specific purpose, without the intervention of government.

The formation of SHGs has led to the following positive developments, indeed with considerable variation across the groups. SHGs are able to cater a variety of credit needs of target group population; something the formal banking system would have not met these credit demands. The quality of credit availed from SHGs is very good. The SHGs have achieved high recovery rates. As the same time, they have reduced dependence on moneylenders in the sense that the terms relating to money-lending have become somewhat favourable to the poor. They, have, also brought striking changes in the perception of the poor. It is worthy mentioning that the SHGs have brought in new power equations in rural areas, for the target group members are able to meet credit requirements on their own without depending heavily on the rural elite. They are now able to assert and bargain in the project, labour and land markets. The SHGs have improved creditworthiness of the poor and above all their formation has helped NGOs in target group building.

Dr. Rajasekhar (PP68) thus, concludes that the formation of SHGs had led to a number of positive features. The most important achieved aspect is that the earlier belief that the poor are unbankable and not creditworthy has been proven wrong. His study has indicated that the poor can excel in gaining access to management and in assuming control over their own financial resources and too, can help themselves in their social, economic and political development, if given opportunities and professional encouragement towards that end.

7. SELF HELP GROUPS: INDIAN EXPERIENCE

Today, SHGs are emerging as one of the promising and prime sources of informal banking in Indian villages. The phenomenon of self-help credit is now, for, since the introduction of currency in India, it is noted the concept of group lending or SHGs has been the order of the day as an indigenous method of saving and credit.

In recent times, the concept has been systematised, renewed and has begun to function as an alternative to the formal baking system particularly in rural areas. Studies indicate that with the entry of NGOs in credit related development, group formation and promotion work effectively. Hence, SHGs are in the forefront in savings credit activities. It is noted that as more and more NGOs involved in the formation of SHGs report their successes and achievements, including a recovery rate of close to 100% (NABARD 1995:26).

Some scholars and researchers, view Self-Help Group as a new paradigm for combating poverty. Self-help promotion has become one of the major thrust areas for NGOs in the contemporary Indian society. It is noteworthy that the promising of them have prompted development financing institutions to devise innovative schemes of assistance so as to strengthen SHG operations. In India, the Nationalised Bank for Agriculture and Rural Development has played a key role in translating the benefits derived from the Bangladesh model in an endeavour to develop the rural poor, through the SHG-Bank financing in collaboration with Non-Governmental Organisations. At the same time, NABARD has offered certain incentives for banking institutions financing SHGs and Self-Help Promoting Institutions (SHPI) and assisting NGOs in training in SHG financing.

NABARD report indicates that as on 31.3.96, there were 4759 SHGs spread in 16 states and one Union Territory, which were linked with Bank Financing with 95 bank branches (28 commercial banks, 60 RRB and 7 co-operative banks) which had disbursed money to a tune of Rs.65080 lacks. It is worthy mentioning that 69% of the SHGS, financed

by these banks are found in the southern states of India, out of which 73% of them are women's groups.

Hassan (1996:237) spells out the state-wise data on SHGF-Bank financing (as on 31.3.95). It shows that the majority of the groups were women groups, Karnataka, Andhra Pradesh and Tamil Nadu states took first, second and third spots, respectively.

8. WOMEN SELF HELP GROUPS: KENYAN EXPERIENCE

The birth of women self-help groups in Kenya can be traced back to the pre-colonial times, in which, Kenyan women of different ethnic backgrounds and from diverse geographical regions organised themselves on the basis of such ascriptive criteria as age, class, or territorial units. Groups such Amasaga or Ebisangio among Abagusii, Bulala or Buhasio among the Luhya, Saga among the Luo, Ngwatio among the Gikuyu and Mwenthya among the Akamba. These are some of the examples of informal groups formed with a view to providing mutual assistance with agricultural work for coping with periodic labour shortages and hardships. In addition, the groups helped in organising funerals and childbirth support networks.

In such undertakings, every individual group member stood to benefit from this system of mutual reciprocity. Hence, the concerned could be steered towards alleviation of common problems and the attainment of desired the set up objectives. The phase was characterised by the formation of women's groups that tended to be informal, small in membership size, based on ethnic and familial affiliation, formed for the purpose of mutual assistance and social interaction among the members of the group.

In Kenya, women self-help groups have increased over the years. They are viewed as the building blocks of the women's movement in Kenya. Similarly, these groups have occupied a predominant place in Kenya social, economic and political fields. Their significance as change agents is increasing day by day. However, one finds lack of systematic research studies on these groups. In other words, there is paucity of research literature on women self-groups in Kenya, especially on those operating at the grassroots, rural areas.

Isaboke, in his study of six women's self helps in Kisii County, Kenya, (1996), noted that the main objectives of the women self-help groups covered under the study were: to fulfil basic needs of the rural women; to improve the socio-economic status of the rural women; to develop rural-oriented skills among rural women; to raise the level of social consciousness among the poor women; improve the social, economic, political, and cultural status of women in the area; to reduce the socio-economic disparities between women and men in the area and enhance the income generating capacity of their respective women groups.

Noted, too, was the fact the majority of the women are illiterate and engaged in agriculture and agriculture related activities. The leaders of the groups were noted to be younger than the ordinary members of these groups. Most of them, (65%) their level of education is at least primary school and above.

It was also observed that the leaders have greater political participation (58%) than ordinary members. It was noted that though the women groups covered under the present study had a uniform written constitution, the provisions in the said constitution were not strictly adhered to. To a large extent, the groups' structure was less hierarchical and more informal than in most formal organizations.

It was found that the women 'self-groups' were engaged in various programmes such as: merry-go-round; members' contributions and savings; farming; welfare programmes, besides, cultural programmes which was noted to be the most popular programme may be due to its immediate dividends to the members.

It was noted that the programmes serve as an opportunities to the members to come together and strengthen the ties of sisterhood. It is clearly observed that women's groups were not financially sound. The groups received assistance in the form of technical equipments and materials from individuals and well wishes.

It was noteworthy mentioning that the groups face various problems ranging from operational problems to problems which originate from outside their operational areas. The internal problems that the groups face include poor attendance by members, irregular payments of fees and leadership squabbles. External problems they face include lack of market for their produce, transportation, no visits from the Kenya Government officials. Besides, the interference from members' husbands and politicians, in the groups' affairs. The majority of the members joined the groups for the purpose of the merry-go-round programmes.

9. SELF HELP GROUPS: RWANDAN EXPERIENCE

The Adventist Development and Relief Agency (ADRA) is a private voluntary Agency of the Seventh Day Adventist Church founded in 1956 with a view to developing human capacity, increasing self-reliance, and empowering communities to meet crisis or chronic distress, regardless of their ethnicity or religious affiliation.

ADRA seeks to build a future that is characterised by equity, opportunity, informed choice, and responsible stewardship of resources and, individual as well as collective security. ADRA, globally, is organised as a network of NGOs in developing Countries, with its Head Office in Silver Spring, Maryland, USA.

ADRA's rallying slogan is "Changing the World, One Life at a Time..."

ADRA has been operating in Rwanda since 1978 Western Rwanda inclusive, implementing projects ranging from education, food security and health to income generating activities.

Mugonero District Reproductive Health Initiative Project (2003-2007), was one of ADRA Rwanda's most successful projects. Its immediate objectives were:

- Empowering the youth groups to improve their SRH status and adhere to safe sexual practices and the incidence of sexual violence reduced in the general Population.
- Empowering women in decision making with regard to sexual and reproductive health, knowledge and use of family planning methods increased, maternal risks and infant mortality rate reduced in the general population.
- Strengthen the level of knowledge and awareness with regard to STIs/ HIV/AIDS prevention among the general population and extend social-economic support to the infected and the affected by HIV/AIDS

In its efforts directed towards achieving the aforesaid objectives, the project had to employ appropriate and convenient strategy: the formation of Youth Anti-AIDS Clubs in all Primary schools (54), Secondary (10) Schools and in all Institutions (4) as well as in all Cellules (33) in the project's operational area; the formation of Associations of PLWHA (14)

and Distribution of Entertaining/equipments ,in add to IEC materials to all Youth Anti-AIDS Clubs and formation self help groups.

The Income Generating Activities of Mugonero District Reproductive Initiative Project began in the month of February 2006 and will continue till the end of the project December 2007.

The main objective of IGA was to create the economic well-being of the poor, vulnerable, willing and capable, through issuing small loans (soft loans) to support small scale- Income Generating Activities (IGAs) that aim at improving the quality of their life to self -sufficiency levels.

ADRA-Rwanda implemented a programme: Action for Social Change Programme (ASC-2013-2016), in the Western Province of the country. In this, too, they employed self-help group strategy, in the name of Voluntary savings and Loan Associations (VSLAs).According to them; the VSLAs are groups who agree to be saving a given amount of money within a period of time. In turn, the members of the group are allowed to borrow on minimal interest from the group's savings to carry out their various activities. At the end of a given period, the members proportionally share their savings.VSLAs tend to serve the very poor whose income is less reliable and who may not be full time business people, whose principal need is for services that help to: manage their households cash flow; that provide useful lumpsum for lifecycle events, which may or may not include income generation. Further, they point out that these people tend to be economically vulnerable and live in rural areas that are serve only intermittently by local markets, at the periphery of the national economy (ASC Programme Document 2013-2016:26-27).

Besides, the VSLAs in the ASC Programme, it is noted that, they are a fusion of traditional VSLAs and small micro finance institutions' practices members follow the traditional saving and lending in their groups, but, instead of keeping the saved money in a locked box within their household, the group opens an account with a local SACCO office at the sector. Hence, in this way, their savings are secure and accessible. It is again, observed that VSLAs are groupings within a community based group to ensure that economic needs of individual community based members are catered for in small groups.

Inshuti Nzinza N'Umutungo (A good friend is a fortune), operating in Gisenyi Sector of Rubavu District of Rwanda, is a self-help group which was started in August 2016.It is comprising twelve (12) members, of whom eleven (11) are women, Its main objective is to enhance socio-economic situation of its members, as pointed out, by Mama Divine, the founder and the treasurer of the group. One of its key activities is a revolving fund, in which members contribute six thousand Rwandan Francs on a monthly, save it and within a certain period of time, they share the savings in turns till all have received the uniform fixed amount of money. In the case of delay in remitting the said amount, which has to done so at every fifth of every month. There is an imposed fine of three thousand Rwandan Francs, hence, serving as another financial avenue for the group, the members said, during the interactive session with the present researcher/author.

Besides, they also engage themselves in social events such as marriage ceremonies, childbirth ceremonies, death ceremonies and success at work or at school or in any other spheres of life.

Tearfund, Non-Governmental Organisation, is involved the transformation process of the lives of rural women in Kayonza District of Rwanda through self-help groups, as reported by Mbabazi(The Newtimes Rwanda: January 05,2017). The organisation works with

self-help groups in local communities with a view to improving income generating activities. Abatuje is one such self-help group, comprising over twenty-two women, majority of whom their lives rotated around farming with minimal technical know-how on doing a business or even the understanding of their rights as women. They led unfavourable life conditions, this is now progressively changing. It was towards this that a good number of women are now claiming to have been transformed through the self-groups formed and facilitated by Tearfund. The concerned women are engaged in a variety of activities ranging from farming, health to business.

Further, it is noted that the NGO in question has been mobilising rural women to join the community-led saving groups commonly known as the 'Self-Help Groups', equips them with knowledge and skills on saving money; process loans and management them; entrepreneurship development and leadership, with a view to facilitating them to accessing financial services and hence, participate in activities aimed at reducing household poverty. The group members they started with savings of Rwf200 per week which they collected every Monday, the day they set aside for their weekly meeting, which they gradually increased to Rwf500, then Rwf700 and are now saving Rwf1000 per person per week. They have managed to buy live stock for each household in the group; secured mutuelle de santé (health insurance) too. Through their modest savings, they have also managed to buy land and are now constructing a maize milling plant.

10. SUMMARY OF MAJOR LESSONS LEARNED FROM THE SELF HELP GROUP ACTION

It is noteworthy to mention, here, that use of self-help group strategy has become popular among developing societies of the world, probably, due its effective impacting in transforming the socio-economic lives of the people not only those living rural areas but also those in urban areas as well.

The activities of self-help groups have produced a number of lessons that needed to be understood by all. Some of the major lessons are stated as below.

- The empowerment of the marginalised and the vulnerable especially youth and women in the society is crucial in bringing about equitable development within communities.
- Collaboration and lobbying can enhance self-help group activities.
- The role of NGOs in awareness creation and sensitisation of communities is very useful in the empowerment of women especially those living in rural areas.
- The increased social integration observed among women and their families who are utilising the resources obtained from the group activities.
- Sustainable income generating activities are the major concerns of the self-help group members.
- The marginalised/vulnerable, if provided with the adequate means to enable them achieve their ends, can really be creative and innovative in their development ideas.
- Socioeconomic empowerment of the people is a gateway to social integration in any given country.
- Self-help groups and their planned activities serve as safe space to share social life, including gender-based violence issues.
- Rural women deserve to be empowered with specific knowledge and life skills essential for their survival.

- Economic development approach is a strong base to social ties in any given community.
- A number of the IGA beneficiaries have claimed that they are now much better appreciated and integrated among other people in their respective areas for they are seen more economically productive and hence, they are no longer discriminated against as there before.
- Names by which self-help groups are now referred to in any given country keep on changing from time to time.
- Governmental organisations, alongside with other non-governmental organisations, interested individuals/groups have a place in the development of self-help groups.

11. CONCLUSION

Self-help groups in the third World Countries, to a great extent, have succeeded in pooling huge numbers of women, youth and the vulnerable together in small, homogeneous groups that meet and share their various life experiences, concerns and a variety of social, economic and political ideas on regular basis, as demonstrated through the activities and the programmes groups undertake as observed in the above analysis.

Today, self-help groups serve as channels for the members to help themselves and also extend their helping to others by enhancing socio-economic conditions of their members. In the present society, self-help groups have spread their influence and impact from being informal to formal; from being rural based to both rural based and urban based as well; from being small-sized to broad groups and vice versa: from under traditional leadership to professional leadership and from small savings to huge savings, probably due to protections provided by modern laws. Despite the various challenges self-help groups, given the needed and adequate support they deserve from the interested parties have the potential of revolutionising socio-economic advancement of the marginalised and the less fortunate in the present society.

Hence, it can now be safely concluded that self helps are there to stay, as witnessed in all the countries mentioned in the present research work.

REFERENCES

1. ADRA Rwanda and ADRA Denmark(2007): Terminal Evaluation Report, Kigali
2. ADRA Rwanda(2013-2016): Action for Social Change Programme Document, Kigali
3. Aleem, S. (1996): Women's Development, Problems and Prospects, APH Publishing Corporation, New Delhi.
4. Arya, S. (2000): Women, Gender Equality and The State, Deep&Deep Publication Pvt. Ltd. New Delhi.
5. Bhatia, A. (2000): Women's Development and NGOs, Rawat Publications, Jaipur / New Delhi.
6. Carr, M., Chen, M. & Jhabvala, R. (1997): Speaking Out, Vistaar Publications, New Delhi.
7. Chandra, S.K. (1996): Women's Development: Problems and Prospects, in Aleem, S. (1996): Women's Development, Problems and Prospects, APH Publishing Corporation, New Delhi.
8. Chowdhry, D.P. (2000): Voluntarism, Welfare and Development, Social Welfare, February, PP3-10.
9. Giri, M. (1998): Emancipation and Empowerment of Women, Gyan Publishing House New Delhi.

10. Government of India (1995): Country Report, Fourth World Conference on Women, Beijing.
11. Gulati, U. (1995): Women's development in India with special reference to rural women, opt. ibid. PP17-19, 60.
12. Immanuel, M. (1998): Women and Development, Kannavati Publications, Ahmedabad.
13. Isaboke P.K.N(1996): "Women's Groups in Kenya: A Sociological Study", unpublished MPhil Dissertation submitted to Shivaji University, Kolhapur, Maharashtra State, India
14. Isaboke P.K.N(2001): "Women's Development Through Voluntary Action: A Study on Selected Voluntary Agencies in Dindul District", unpublished PhD Thesis submitted to Gandhigram Rural Institute-Deemed University-Deemed, Tamil Nadu State, India
15. Jayaseelan, N.(2000): Micro-Finance: A Panacea for Rural Bankers, IBA Bulletin, June, PP25.
16. Khasian, S.A.&Njiro, E.I (1993): The Women's Movement in Kenya, Association of African Women for Research and Development (AAWORD-KENYA), Nairobi.
17. Pinto, M. (1995): Development through empowerment of Women in India, Kurushetra August, PP. 09-12.
18. Rajagopalan, R. (1996): Rediscovering Cooperation- Volume II, Strategies for the Models of Tomorrow, Institute of Rural Management Anand, Anand.
19. Rajasekhar, D. (1994): Savings and Credit Systems of the Poor-Some Non-Governmental Organisations Experiences, NOVIB and HIVOS, December, Bangalore.
20. Rashatriya Mahila Kosh (1998): Features of the Main and Sub-Schemes, Department of Women and Child Development, Government of India.
21. Rogers, B. (1980): The Domestication of Women Discrimination in Developing Societies, Tavistock Publications, London, New York.
22. Sahay, S, (1998): Women and Empowerment, Approaches and Strategies, Discovery Publishing House, New Delhi.
23. Saxena, N.C.(1998): What is Meant by People's Participation?, Journal of Rural Development, Volume17, No1, Jan-March, PP111-113.
24. Seth, M.(1995): Women's Development: Indian Initiatives, Kurushetra, August, PP33-39.
25. Sharma, R. J. (1997): Indian Society: Institutions and Change, Atlantic Publishers and Distributors, New Delhi.
26. Siddiqui, H.Y. (1990): Social Welfare in India, Harnam Publications, New Delhi.
27. Singh, K. (1986): Rural Development Principles, Policies and Management, Sage Publishers, New Delhi.
28. Soundram, I. S. (2000): Voluntarism in the New Millenium, Social Welfare, February PP11-14.
29. Swaminathan, M.S. (1995): Women's empowerment and Men's enlightened: twin challenges facing the Beijing Conference, opt ibid.PP5-8.
30. The Oxfam Gender Training Manual (1994) : Gender awareness: the missing element in the Third World development Project, Oxfam, (UK and Ireland)PP291-292.
31. The Tamil Nadu Corporation for Women Development Ltd. (1986): Women in Tamil Nadu- A Profile, Madras.
32. The YWCA of India (1971): The Educated Woman in Indian Society Today, Tata McGraw-Hill Publishing Co. Ltd., Bombay /New Delhi.
33. Wadia, A. R.: History &Philosophy of Social Work in India, New Delhi.
34. Wijkman, A. and Dahlgren, G. (1994): Forgotten Facts-Population Reconsidered, GotabAB, Stockholm.