

Engaging 'Self-Help Group' in Improving Public Health in India

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ABSTRACT

India as a developing country has been looking forward to ways to cater health needs of its 1.32 billion populations, without hurting pockets of its citizen with universal health coverage as one of its core principles. The main challenge for achieving universal health coverage in India is ensuring effective coverage of poor and vulnerable communities. In such scenario self-help groups seems to be one the salvations as SHGs organise very poor people who do not have access to financial system in the organised sector. It is a possible way to deliver micro finance services to poor population. It is a holistic programme of micro-enterprises which covers all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building. SHGs are also seen as one of the most significant tools for adopting participatory approach for the economic empowerment of women. Many studies have come up with a positive linkage between SHGs and health promotion. SHGs in our opinion can serve in dual manner first they can enhance capacities of individual to bear any financial catastrophe due to illnesses through easy loans, better financial safety through enhanced rates of employment with help of skill development programs and trainings and second using the platform for health promotion both ultimately making ways for improved public health in our nation. Hence SHGs can be the breakthrough way to amalgamate poverty alleviation and health interventions for community in an integrated strategy that leverages existing resources to achieve deeper impact and greater scale.

Keywords: Self Help Group, India, Public Health, Universal Health Coverage, Finance service

INTRODUCTION

India as a developing country has been looking forward to ways to cater health needs of its 1.32 billion populations, without hurting pockets of its citizen with universal health coverage as one of its core principles. [1] A majority of population works in unorganised sector in our country which means that only a few are covered under any employment schemes or have any kind of insurance. [2] India's draft National Health Policy 2015 the country's out of pocket expenditure for health was 60% of total health expenditure This predisposes many households to financial catastrophe due to health expenditure. [1]

In one of the interviews Result for development expert Davidson (Dave) Gwatkin has rightly mentioned that "Progressive universalism at its core is a determination to ensure that people who are poor gain at least as much as those who are better off at every step of the way toward universal coverage rather than having to wait and catch up as that goal is eventually approached." [3] The main challenge for achieving universal health coverage in India is ensuring effective coverage of poor and vulnerable communities. There are financial barriers to health services, lack of information and cultural barriers impede the poor and vulnerable from benefitting from public spending as the social and political

structure of the society is extremely complex. [1]

In such scenario self-help groups (SHGs) seems to be one the salvations as SHGs organise very poor people who do not have access to financial system in the organised sector. It is a possible way to deliver micro finance services to poor population. It is a holistic programme of micro-enterprises which covers all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building. [4]

93 million clients were enrolled with SHGs in 2012-2013; National bank of Agriculture & Rural Development (NABARD) estimates that there are 2.2 million SHGs with 33 million members in India have taken loans from banks. SHGs aims to inculcate the savings and banking habits among members, secure them from financial, technical and moral strengths, enable availing of loan for productive purposes, gain economic prosperity through loan/credit, gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves. [5]

In the report of ministry of rural development 2016, number of SHG promoted under National rural livelihood mission was 1864742 in 2014 and this increased to 2305513 by 2015 which showed progress of 23.64% and talking of predominantly SC SHGs the progress was 37.98% whereas with predominantly ST SHGs it was 51.93% This clearly indicates the inclusion of the most vulnerable and neglected communities into mainstream in par with other sections of the society. Palpating the gravity and intensity of the problem, many Voluntary Development Organisations have come forward with different programmes for the rural poor in the country. These agencies undertake various innovative programmes and schemes to address the issues of poverty and unemployment prevailing in our country. [6]

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is a flagship skill

development initiative scheme of the Government of India for recognition and standardisation of skills. An outlay of ₹120 billion (US\$1.9 billion) has been approved by the cabinet for this project. One of the most contemporary and talked about programs of government of India is nowadays "SKILL INDIA" which has the goal to create opportunities, space and scope for the development of the talents of the youth of India and to develop more of those sectors which have already been put under skill development for the last so many years. This programme aims at providing training and skill development to 500 million youth of our country by 2020, covering each and every village. Various schemes are also proposed to achieve this objective with the emphasis to skill the youths in such a way so that they get employment and also improve entrepreneurship. [7]

The idea is to raise confidence, improve productivity and give direction through proper skill development which will enable the youths to get blue-collar jobs. This exactly is one of the functions of SHGs! Converging these two together can be of much profit. [4] Skill development would reach the rural and remote areas also. Skill India also envisages to improve the physical and mental development of the youths of the country so that none of them remains unemployed and there is reduction in country's unemployment problem. [7] All these can percolate to the grass root level with involvement of SHGs as a part from loans and savings, SHGs also provide platform for social change.

- Financial literacy
- Mobility and visibility
- Decision-making
- Skill building
- Economic security
- Community engagement

Hand in hand India is an Ngo which is now National Skill Development Center partner with a unique Credit plus Model which was developed customising the microfinance programme to empower women with sustainable income-generation

options. The programme mobilises rural women living below poverty line to form self-help groups. This is followed by building their capacity with robust training programmes, primarily on group management and financial education. Using the social capital of the group as the collateral, microfinance is provided to the members, specifically to create or strengthen enterprises. [8] Going beyond mere provision of microfinance, the entrepreneurs are also helped with bank linkages and hand held to develop their enterprises through business promotion initiatives like the provision of backward and forward linkages, including market support. There is ample going on in the country in reference with micro financing, self-help groups, which needs to be cashed by the public health academia so as to advocate sustainable financing mechanisms ensuring health for all. [5,8]

One study inferred that “The status of a woman improves in the family ,She earns greater respect in the family than before; she participates in the decision-making, She gets freedom to move for the betterment of the micro-business” [9] SHGs are seen as one of the most significant tools for adopting participatory approach for the economic empowerment of women. [8]

There has been a stir in the matter that whether or not SHGs can be utilised in improving public health. Well many studies have come up with a positive linkage between SHGs and health promotion. There was an intervention to empower and engage the self-help groups for menstrual hygiene in Karnataka which generated improvement in the level of awareness regarding use of napkins/sanitary pads and its disposal. Other than this the level of awareness regarding menstrual discharge abnormalities was also improved significantly. [10]

According to one study in Uttar Pradesh and Bihar, there was a 24% increase in Kangaroo care and 14% rise in exclusive breast feeding among SHG members. SHGs play an important role in assisting poor rural women to receive

lifesaving healthcare. Also educate women about maternal, new-born and child health. [11]

Hence SHGs in our opinion can serve in dual manner first they can enhance capacities of individual to bear any financial catastrophe due to illnesses through easy loans, better financial safety through enhanced rates of employment with help of skill development programs and trainings and second using the platform for health promotion both ultimately making ways for improved public health in our nation. SHGs are breakthrough way to amalgamate poverty alleviation and health interventions for community in an integrated strategy that leverages existing resources to achieve deeper impact and greater scale.

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