CHAPTER-1

Introduction

The first chapter of the present study reflects a thread of ideas that would be followed through in my presentation. The present chapter proceeds keeping SHG, Non-SHG women and their daughters at centre. It aims to locate the research study in the global and Indian context.
Introduction

1.1 Status scenario of girl children

A girl child epitomizes affection, love, warmth and concern. The future procreator and the mother gives a definitive contour to the civilization. She transports the values and virtues to the generation of tomorrow.

Girl child is the future of every nation and India is no exception. According to the recent UNICEF(2005) report titled "Childhood under Threat" over one billion children have been denied their childhood. India is a country where social disadvantage outweighs natural biological advantage of being a girl. Traditions and rituals outline the existence of the Indian girl child. Wrought with discrimination and prejudiced by rituals, our society has dealt the girl child a rough hand, starting even before birth, till the dark of life. A whole range of discriminatory practices including female foeticide, female infanticide, female genital mutilation, son idolization, early marriage and dowry have buried the future of the nation. In India, discriminatory practices have greatly influenced the health and well-being of a girl child, resulting in a higher mortality rate. As per 2001 census, it is believed that every year 12 million girls are born in the country but unfortunately only 1/3rd of those survive. Some are killed in the womb, some at the time of birth, some die due to ill health and some due to poor nutritional status. Only a few numbers of girls are able to survive till their 15th birthday. Female foeticide and infanticide is not the only issues with a girl child in India. At every stage of life she is discriminated and neglected for basic nutrition, education and living standard.

- The statistics shows, in emerging and developing countries like India, girl children are neglected most. 1 out of every 6 girls does not live to see her 15th birthday.
- Of the 12 million girls born in India, 1 million do not see their first birthday.
- Of the 12 million girls born in India, 3 million do not see their fifteenth birthday
- One-third of these deaths take place at birth.
- Every sixth girl child's death is due to gender discrimination.
- Females are victimized far more than males during childhood.
3 lakh more girls than boys die every year
Female mortality exceeds male mortality in 224 out of 402 districts in India.
Death rate among girls below the age of 4 years is higher than that of boys.
Even if she escapes infanticide or foeticide, a girl child is less likely to receive
immunisation, nutrition or medical treatment compared to a male child.
53% of girls in the age group of 5 to 9 years are illiterate.
Every year 27,06,000 children under 5 years die in India. And the deaths of
girl children are higher than those of male children.

(Compiled by UNICEF, 2004 and CRY, 2005)

It is alarming that girl children who account for the half of children population and are
the mothers of tomorrow are mostly victimized even before they come to this world.
Girls are the victim of gender discrimination and exploitation in many parts of the
country. Girls’ need for food, shelter, clothing, health care, education, nurture and
time to play often go unmet. Girls’ right to safety, freedom from harassment and
exploitation, their right to grow, develop, blossom are denied. Their innocence is
exploited from the early years of life. Girls continue to be seen as bad investment by
many families especially in the poorest sections of the society. Daughters are
considered as overbearing financial burdens by parents, who generally pay dowries to
the grooms’ parents, even though the custom was officially abolished in 1961. Parents
still consider sending a girl child to school, feeding her or giving her medical care as a
waste of money.

An important concern in the present stage of India’s demographic transition relates to
persisting adverse sex ratio, defined as number of females to thousand males. It has
fluctuated between 927 – 934 between the periods 1971 to 2001. According to the
Govt. figures (2001), India’s population of 1.027 billion has 933 women for every
1000 men. In 1991, there were 972 women in India for every 1000 men. Among
Indian Children under six, there were 927 girls for every 1000 boys in 2001.
According to the National Family Health Survey conducted in 1998-99 the neo natal
and infant mortality rates are lower in females than in males. However the female
child mortality rates (the number of female deaths at age 1-4 years per 1000 female
children surviving to age 1 year) is one and half times the male child mortality rates in
India. The causes may include the indicators viz. poverty, ignorance, mal-nutrition,
customary practices, harmful attitude, gender discrimination or maternal health status or the non-availability of critical public health and life support services.

The girl child often faces discrimination from the earliest stages of life through childhood. Her low status is reflected in the denial of fundamental needs and rights in such harmful attitudes and practices as preference for sons, early marriage, female genital mutilation, domestic abuse, incest, sexual exploitation, discrimination, less food and less access to education. The gender disparities and discrimination start at family and extend to every aspect of her life and then it is accepted as traditional phenomena in the society. This social evil is deep rooted in Indian ethos and the most shocking fact is that the innovative and hard high end technologies are brutally killing the Indian girl child. According to 2001 figures of the World Health Organization infanticide and the lack of care of girls explain the divergent mortality rates between the sexes, 90 for every 1000 boys and 99 for every 1000 girls. Faced with the crises figures, the Govt. banned ultrasound for pregnant women under 35. But it is in private clinics that many women abort female fetuses or at their homes by doctors whose credentials are often in doubt. According to NGOs, ‘Foeticide and Infanticide have not been stopped, which is a direct consequence of the fact that women are still considered inferior and maintained illiterate and economically dependent.

Gender disparities is quite prominent even in the basic requirements of the life of girl children. It starts even before the birth and perpetuates through childhood, pre-adolescence, adolescence and adulthood. Sometimes condition does not change from womb to tomb. Nutrition is one of such requirements which girl child is deprived of from the very beginning of life. In fact gender has been the most statistically significant determinant of malnutrition among young children and is a frequent direct underlying cause of death among girls below five. According to the report Girl child in the Eleventh Five Year Plan (2007-2011), gender discrimination is a vital cause of malnutrition of girls on a large scale. As per report 56% girls continue to suffer from anemia, 45% girls suffer from stunted growth as opposed to 20% of boys. Anaemia is often responsible for miscarriages, still births, pre-mature births, low birth weight babies and maternal mortality during child birth. Under nourished girls who grow into undernourished mothers continue a vicious intergenerational cycle of under nutrition and risky motherhood blocking one’s optimum development. As a result, girls never
reach their full potential. Better health contributes directly to economic growth as it reduces production losses on account of illness of workers and potentially also in terms of higher work productivity for healthy workers. Besides its intrinsic value, a healthy and long life has an instrumental value in attainment of other valued goals in enhancing personal and social well-being.

It is seen in times of diminished food resources girls and their mothers are often last to be fed resulting in a diet low in calories and protein. An estimated 450 million adult women in developing countries are stunted as a result of childhood protein–energy malnutrition. Iodine and Iron deficiencies also have significant consequences for pregnant women and their offspring. The Asian Enigma published by UNICEF in 1996 progress of Nations in which the rates of childhood malnutrition in South Asia is compared with those in Africa. It was learnt that malnutrition was far worse in south Asia directly due to the fact that women in south Asia have less voice and freedom of movement than Africa. Judgment and self-expression and independence are largely denied. Millions of women in south Asia have neither the knowledge nor the means and freedom to act their own and their children’s best interest.

Nutrition can not be separated from health-care. Good health is the outcome of good nutrition and health care. Health is clearly the core asset that people need in the development process. Good health can’t be achieved on its own. It is always accompanied by health care. Health care is nothing but the prevention, treatment and management of illness and the preservation of mental and physical well being through the services offered by the medical and allied health professionals. Being healthy means one is good enough to explore his/her potential and makes best use of it. But many studies reveal a strong connection between health and social status. Girls’ low status make them vulnerable to both neglect and systemic inequities and both are intensified by poverty. The society where wide disparity exists among classes and genders, girls receive less access to health care services or the services offered are not designed and delivered appropriately to meet their needs. Girls are not provided with the medical attention they require and don’t receive the health education they need in the areas of sexual health, family planning, hygiene and nutrition. There is considerable evidence that girls receive less and poor quality health care vis-à-vis boys. This include disparity in:-
Immunization rates:- Girls are usually neglected to receive their complete immunization in childhood especially when the treatment is fee based. As a result girls are more vulnerable to infection and diseases.

Access:- The traditional practice of providing less access to health service for girls is well accepted in many societies. Thus girls are neglected both in prevention and cure of diseases and especially in chronic ailments.

Health Education:- Girls in the countries like India rarely receive any health education. They become part of the taboos prevalent in their communities. Even though they are exposed to some health care services, they are restricted to consult only female health service providers. When these girls grow up and shoulder responsibilities without basic knowledge on health care, get handicapped in the later stage of their life in the process of development.

Education in the present day context, is perhaps the single most important means for individuals to improve personal endowments, build capability levels, overcome constraints and in the process enlarge their available set of opportunities and choices for a sustained improvement in well being. It is not only a means to enhance human capital, productivity and hence, the compensation of labour, but it is equally important for enabling the process of acquisition, assimilation and communication of information and knowledge, all of which augments a person’s quality of life. Creation, application and adaptation of new technologies, lower fertility, infant and child mortality rates, better nutritional, hygiene and health status of children, reproductive health and empowerment of women, social mobility and political freedom—all have visible linkages with educational attainments of people. It is undoubtedly a basic component of human development.

Everybody has the right to education, which has been recognised since the Universal Declaration of Human Rights (UDHR) in 1948. The right to free and compulsory primary education, without discrimination and of good quality, has been reaffirmed in all major international human rights conventions. Many of these same instruments encourage, but do not guarantee, post-primary education. These rights have been further elaborated to address issues like quality and equity, moving forward the issue of what the right to education means, and exploring how it can be achieved. As a
minimum: states must ensure that basic education is available, accessible, acceptable and adaptable for all. The right of girls to education is one of the most critical of all rights – because education plays an important role in enabling girls and women to secure other rights.

Cultural and social beliefs, attitudes and practices prevent girls from benefiting from educational opportunities to the same extent as boys. There is often a powerful economic and social rationale for investing in the education of sons rather than daughters, as daughters are perceived to less valuable once educated, and less likely to abide by the will of the father, brother or husband. Men still dominate women in every country in the world, resulting in widespread discrimination against women and girls. The impact of unequal power relations and discrimination is often felt most severely when material poverty exists, as this increases vulnerability. Inequality in society inevitably has an impact on the provision and content of education, as well as on the ability of girls to enter and remain in school. The low value attached to girls’ education reinforces early marriage and early pregnancy keeping girls and their children trapped in a vicious cycle of discrimination. Too often marriage is seen as a higher priority than education in girl children.

According to census 2001 although the female literacy rate improved from 39.3 per cent in 1991 to 54.2 per cent in 2001 but illiteracy and drop out rate are the hindrances of the education and the upliftment of status of the girl children in the long run. Though the drop out rate at national level for India has been declining, there is considerable regional disparity in the magnitude. As per the latest estimates available from the Ministry of Human Resource Development the drop out rate has been higher for girls. At state level, the drop out rate has been quite high in Bihar, Orissa, Rajasthan, Uttar Pradesh, West Bengal and most of the states in North East for classes I-V and in Andhra Pradesh, Assam, Bihar, Gujarat, Karnataka, Orissa and West Bengal apart from the North Eastern states for classes I-VIII in 1999-2000. The drop out rate in classes I-IX was over 68 percent for the country. The survey also found out that the ratio of those dropping out by secondary school level to those dropping out by primary level was the least in the lowest class, increasing with every quintile. This implies that children from poorer sections of the society drop out in the early stages of the education, while those from the better off sections drop out at later stages. Among
reasons for dropping out from schools it was found out that one third of the drop outs were because either the girls or their parents were not interested and nearly as many were on account of economic considerations, such as the compulsion to work for wages or looking after younger siblings in working as an assistant to the mother in the household work. Apart from these, some people believe, schools and teaching curricula related factors such as unfriendly atmosphere in schools, doubts about the usefulness of schooling and inability to cope with studies as reasons for their dropping out. Whatever may be the reason, the loopholes revolves around customary practices – family and educational facilities for which girls are discriminated against, which in turn undermines their self esteem and their ability to reach their full potential as human being.

The above discussion shows girl children are deprived of healthy childhood, which lays the foundation for living a normal expected life span. Their childhood is eroded by working prematurely when physically the body is not ready or by getting exposed to working conditions that are hazardous and strenuous. Often girls are required to stay at home to carry out household duties -such as caring for younger siblings so that parents are able to go to work. Girls’ labour is frequently used to substitute for their mothers’, e.g. by caring for siblings. Girls are usually ‘needed at home’ and/or ‘need to earn money’. These are major reasons why poor girls drop out of school in most countries. Girls being employed as child labour, bearing the main burden of housework and taking on the role of caring for younger siblings, are impacting girls’ performance and attendance in schools, and resulting in physical and mental fatigue, absenteeism and poor performance. “Opportunity costs refer to labour time lost to the parent when the child goes to school. The opportunity costs are usually much higher for girls than for boys, since girls are expected to do more domestic work than boys” (Aikma &Unterhalter 2005). While educating a boy is generally seen as a sound investment, sending a girl to school is frequently seen either as bringing no gain at all, or, worse, as an actual waste of resources.

Harmful traditional-practices are institutionalized that cause physical harm with multiple psychological and sociological impacts e.g. female genital mutilation, early marriage, son preference, female infanticide, early pregnancy, dowry or bride price, nutritional taboos and traditional birth practices that discriminate against girls.
Harmful traditional practices against girls persist despite their extraordinarily harmful nature, the huge social and economic cost of their effects and the violation of international human rights and laws they entail. Early marriage can be a violation of children's basic rights - to a childhood, to education, to good health and to make decisions about their own lives.

Marriage takes place for economic, cultural, religious, social and emotional reasons. In many countries, especially among poor, migrant or displaced communities, marriage at a young age is common. Usually it is girls who marry early (though it can happen to boys as well). The gender inequality present in all aspects of society, including education, leads to girls often lacking life skills and negotiating power. Therefore, while most boys have a say in when and who they marry and what they do once they are married, many girls do not get the chance to make these decisions.

There are numerous detrimental consequences associated with early marriage, with physical, developmental, psychological and social implications. When a child bride is married she is likely to be forced into sexual activity with her husband, and at an age where the bride is not physically and sexually mature and with severe health consequences. Child Marriage also has considerable implications for the social development of child brides, in terms of low levels of education, poor health and lack of agency and personal autonomy. The cyclical nature of early marriage results in a likely low level of education and life skills, increased vulnerability to abuse and poor health, and therefore acute poverty. Again it is a huge responsibility for a young girl to become a wife and mother and because girls are not adequately prepared for these roles this heavy burden has a serious impact on their psychological welfare, their perceptions of themselves and also their relationship (UNICEF, 2005). The physical, emotional and social effects of early marriage are varied, but one of the most common outcomes is the withdrawal of girls from formal education.

1.2 The status of women- Anchoring perpetuation

The plight of girl child does not end here, perpetuates through adulthood. One woman activist Kosovo from Prishtina, expressed: “There is education in the family: first you shouldn’t speak because you are a girl, then later you shouldn’t speak
because no one will marry you, then later you shouldn’t speak because you are a new bride. Finally, you might have the chance to speak but you don’t speak because you have forgotten how to.” (Cheston, Susy and Lisa Kuhn, 2002). In addition, Baden and Milward Year note that “Although women are not always poorer than men, because of the weaker basis of their entitlements, they are generally more vulnerable and, once poor, may have less options in terms of escape.”. Not only have women been historically disadvantaged in access to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses. It is generally accepted that women are disproportionately represented among the world’s poorest people. In its 1995 Human Development Report, the UNDP reported that 70 percent of the 1.3 billion people living on less than $1 per day are women. According to the World Bank’s gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority to increasing women’s access to financial services . The reality of women’s lives remains invisible and this invisibility persists at all levels beginning with the family to the nation resulting their less access to education, health care, physical and financial resources and opportunities in the political, economic, social and cultural spheres. The data showed women as workers share of non-agricultural wage employment only 17% and their participation in the workforce is only 13.9% in the urban sector and 29.9% in the rural sector. Again women’s wage rates are, on an average only 75% of men’s wage rates and constitute only 25% of the family income. Looking at political participation Women occupy only 9% of parliamentary seats less than 4% seats in High Courts and Supreme Court. Their lower access to education is also evident as close to 245 million Indian women lack the basic capability to read and write and adult literacy rates for ages 15 and above for the year 2000 were 46.4% against male rate of 69%. Woman from the very beginning of her life is discriminated even in nutrition resulting only the average nutritional intake of 1400 calories daily while the necessary requirement is approximately 2200 calories. Source: (Human Development Report, 2003)
1.3 Women and Patriarchy- The social norm to encounter

In countries like India where ignorance, superstition, illiteracy, patriarchy and gender discrimination have the dominant role, girls and women very often become the victim of exploitation. The concept of patriarchy has evolved from the struggles of women all over the world. It encompasses the totality of structures of Domination and Exploitation that affect women's position in society.

The term patriarchy essentially means the rule of the father or the patriarch (a male member of the household or society). It implies a system in which the father or a male member who is considered as the head of the family, controls all economic and property resources, makes all the major decisions of the family and thereby maintains ongoing control over all members of the family and those related to it (Mies, 1987). Very clearly, this system establishes male dominance and control over women in society, in general, and particularly so within the family. The "unequal power relationship" between men and women, accrues power to men in an important institution of society. Patriarchy is defined as “the organization of society on the supremacy of the father in the clan or family, the legal dependence of the wives and children and the reckoning of descent and inheritance in the male line.” Thus, it is important to see patriarchy as both an ideology of women's subordination and control, and, a concept of struggle against the same.

The term patriarchy has double meaning: rule of men and rule of the father. The basic value of term patriarchy and importance of its use by women is that it denotes a structural system of male domination. Patriarchy implies that power is imperative in gender relation, in producing and maintaining gender relation. Millet(1969) stated our society is patriarchical and power is involved in production and maintenance of ‘gender asymmetry’.

Indian society is considered to be a complex society because of its variegated diversity. The Indian society with entrenched patriarchal structures is divided on the basis of various factors, gender being the important one amongst them. The origins of patriarchy can be traced through different stages of civilisation and, several views have been expressed regarding the origins of patriarchy and its universality. Its roots have been traced in history, religion and in nature. For some, patriarchy as a system has a beginning in history, is man made and thus can be ended by historical processes in the future. For others, patriarchy is a natural phenomenon, i.e., it is based.
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on biological differentiation of human beings into male and female categories. For them patriarchy is universal, God-given, natural and cannot be questioned. Therefore to change patriarchy would amount to changing nature.

While we can endlessly debate on the differing perceptions about the origins of patriarchy, it is more significant to understand the modes of patriarchal control and its institutional manifestations as it has impacted upon processes of women's subordination in society.

Patriarchy is visible in the structures of the institutions that guide and govern our lives —within the family, at school and universities, in the church, temple and mosque; in marriage and the work place, in the factories and in the fields, in the state and in the institutions of local government; in the armed forces and in the civilian defence squads; in the mass media, in the courts of law. In this context, one would also like to analyse the often asked question - "Do women have no power at all?" It has been seen that women are not totally powerless or totally deprived of rights, influence and resources, but that they are subservient to male control. Men have laid down the acceptable social norms for women – the role models for women in society. Women are thus made unwitting partners in the perpetuation of the patriarchal system, in different ways: "Gender indoctrination (i.e., role-stereotyping of men and women), denial of education and knowledge of their own history, dividing women from one another, by defining norms of behaviour i.e., respectability and deviance according to their sexual activities, by discriminating women in access, and/or control over economic resources and political power, etc." (Lerner, 1986)

Since patriarchy is perpetuated through a process of institutionalisation of the social, cultural and religious practices in society, as well as legitimised through the political, legal and economic systems of society, it leads women to internalise, as well as further perpetuate patriarchal ways of thinking, both in values and behaviour. Therefore, women are not part of this system or out of it by choice alone. The system is so complex with interplaying factors such as sex, gender, class, caste, ethnicity, and race that it encircles women within its control of exploitation, discrimination and oppression. The institutional manifestations of patriarchy can be seen in 1. Family, 2. Educational processes and institutions 3. Media (in perpetuating sex-stereotypes) 4. Medical, health practices and systems 5. Religious influences and structures 6. Micro

Patriarchy moulds itself according to respective cultures and communities. Patriarchy also creates a division between the public and the private, between ‘world’ and ‘home’. It is actually a gender division, the public world being male and the private world being female and it is one which affects women most profoundly. Patriarchy underestimates the capabilities of women. It pays them less for doing the same work. It tells them that girls are different from boys in every way, not only biologically but also temperamentally. Patriarchy is a social system in which structural differences in privilege, power and authority are invested in masculinity and the cultural, economic and/or social positions of men. It is where man is the self to which woman is other. In this model of patriarchy, which continued in apprentice crafts in the early modern period, old men held authority, younger males were subservient, and women were excluded. Women were meant for looking after the household work and taking care of the children. She is kept away from any of the decision making processes in the family. It’s a system where in the women’s interests are subordinated to the interests of men. Women's work is also socially devalued with limited autonomy in decision-making. The intersections of caste, class and gender worsen the situation. Despite its social construction, patriarchal culture, reinforced by the major religions in the country, maintains its stranglehold on gender inequality. Patriarchy in the Indian society has gained a special attention due to its crystallized structure. The cultures, traditions, customs in the Indian society are based on the core ideal of male dominance of the patriarchic society, and hence women possess no power in the orthodox Indian society. The rituals like sati, child marriages in yester years and the prevailing practices of dowry, female infanticide clearly proves the above mentioned statement. Patriarchy socialises women so that they accept hierarchies and other structures of power and control without ever daring to question them. Patriarchy uses violence and the threat of violence in many overt and covert ways in order to maintain its hold on power. (Sarsher, 2010)

Indian patriarchy is noticed due to its crystallized structure, as the principles made in the society are strong and cannot be changed under any circumstances. In this society the status of women is highly debatable as the traditions, beliefs, customs are
according to the convenience of men and less importance has been given to women. After marriage when the girl entered the in-laws’ house, she was welcomed as laxmi the goddess of prosperity. But it is always seen that anything wrong or unexpected situations occur in the home it was associated with the daughter in law or simply the girl is blamed for it. The system of patriarchy gave importance to men during marriages and not the women and her consent. The crystallized patriarchy believed women as a mere machine of reproduction and the purpose of the marriage was only to get a male child. It is often seen that the women are blamed on the birth of the female child, the reproduction is always forced on women as the only need for the marriage is to get a vanshodharak. In the male dominant society where the female voicing out is considered to be a taboo, there is no place for her feelings and interests as she is brought up in such a way that she is not supposed to talk against the male members and accepts whatever she gets from her husband. The patriarchy is stretched to such an extent that all the religious practices in the society is associated with the use of women for the need of men. Male member becomes the controller of all the events happening in the society including with women. Women have no right to talk against the society. The religious principle of salvation has to be discussed as it is the final stage of a human’s life according to many religions. Salvation otherwise called as moksha can be defined as entering the heaven. According to the all faiths, a human attains salvation only if he fulfills certain conditions when he is alive. The patriarchy is so strong in the Indian society that, giving birth to a male child is also considered to be one of the conditions that have to be fulfilled to attain salvation. If she gives birth to a girl child she is blamed for it and the occasion is not celebrated but is considered to be a taboo. The birth of a male child is given more importance as the society is patriarchic in nature and a male member to look after the family affairs is needed. Thus the extent of patriarchy of connecting birth of a male child to salvation has turned the society selfish by neglecting the emotions and feelings of women and forcing the reproduction on her, without her consent. Patriarchal societies in most parts of India have translated their prejudice and bigotry into a compulsive preference for boys and discrimination against the girl child. They have also spawned practices such as female infanticide, dowry, bride-burning and sati. They have led to the neglect of nutrition, health care, education, and employment for girls. The declining sex ratio cannot be simply viewed as a medical or legal issue. It is embedded within the social
construction of patriarchy and is reinforced by tradition, culture and religion (Bhasin, 2003 and Chakravati, 2004)

Even though many leaders and organizers work towards the equality of men and the women, others reinforce inequalities in practice. This is the result of male dominance in the society and the idea of being in power and making use of the power. One might wonder, is all this still in practice? The idea of male dominance is obviously seen in the society. Women are now educated they are aware of their rights but the fact is that they do not realize that they have a basic right, the question of the extent to which the women are aware of these laws is an important one. The social system of patriarchy, with males as the primary authority figures, is central to the organisation of much of Indian society. Patriarchy manifests itself in social, religious, legal, political and economic organisation of society. It continues to strongly influence Indian society, despite the Constitution's attempt to bring about an egalitarian social order. Women are guaranteed equality under the Constitution, legal protection has little effect in the face of the prevailing patriarchal culture. India needs to confront its gender bias openly. The major barrier to mainstreaming gender justice and scaling up effective interventions is gender inequality based on socio-cultural issues. The systematic discrimination of girls and women needs to be tackled if interventions have to work. Debates on gender equality should not be reduced to talking about culture, tradition and religion. The prevalent patriarchal framework needs to be acknowledged as causal, interrogated and laid bare and confronted accepting that even though patriarchy is first of all a legal system it is more psychological than legal. It is this cycle that needs to be understood by women themselves and by those who are working to support women's struggles in society, strategies to fight against patriarchal forms of control over women - their identity, their bodies, their minds, their actions and their very existence. (Jacob and Tracey, 1987 and Kabeer, 1991)

However, if we compare the status of women between the pre-independence and post-independence, there is no denial of significant upliftment of the status of women in all spheres. The post-independence has seen a number of positive and concerted effort by the Govt. to improve the socio-economic status of women. After independence, attainment for equal status for women in every sphere of life was
enshrined as one of the main objectives of the Indian constitution. Women who number 498.7 million according to 2001 census, represents 48.2% of country’s population of 1,027,01 million (Manorama Year Book, 2002). Some positive indicators of women’s development can be seen in the female literacy rate, which rose from 8% in 1947 to 54% in the 2001 census. Similarly, life expectancy rose from 40.06 years in 1961-71 to 58.1 years during 1981-91 and to 64.9 years in 2001 (India, 2002). The total fertility rate has come down from 5.97 in 1951-1961 to 3.3 in 1997 and to 2.97 in 2001 signaling a comparatively greater acceptance of family planning and late marriage norms. Women’s presence in parliament has increased from 4% in 1952 to 8.9% in 2001.

Right from the First Five Year Plan the issue of providing equal status to women has been sharply focused in the development process. While the first four plans focused on organizing various welfare activities and giving priority to women’s education, the Fifth and Sixth Plans witnessed a shift in approach from welfare to overall development of women with a three pronged thrust on health, education and employment of women. The Seventh Plan laid stress on efforts to identify and promote beneficiary oriented programme with the intention of extending direct benefits to women. The Eighth Plan made a significant shift from ‘Development’ to ‘Women’s Empowerment’.

1.4 Women and Empowerment—Being in a process

Empowerment entails change, choice, and power. It is a process of change by which individuals or groups with little or no power gain access to it and ability to make choices that affect their lives. The structures of power—who has it, what its sources are, and how it is exercised—directly affect the choices that women are able to make in their lives. Two vital processes have been identified as important for empowerment. The first is social mobilization and collective agency, as women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyse social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the
disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (UNDP 2001).

Empowerment can take place at a hierarchy of levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

Although many scholars and development agencies have noted an apparent trend toward the “feminization of poverty,” measuring the extent to which this is occurring presents many challenges. Because most methods of measuring poverty assess the level of poverty of the household as a whole, it is likely that poverty experienced by women as a result of discrimination against them within their households is underreported to a great extent.

Access to resources alone does not automatically translate into empowerment or equality, however, because women must also have the ability to use the resources to meet their goals. In order for resources to empower women, they must be able to use them for a purpose that they choose. Women empowerment takes place when women challenge the existing social norms and culture, to effectively improve their well-being. In order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. Kabeer (1999) uses the term agency to describe the processes of decision making, negotiation, and manipulation required for women to use resources effectively. Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them. However, these goals also can be heavily influenced by the values of the society in which women live and so may sometimes replicate rather than challenge the structures of injustice. The influence of society over the range and exercise of choice also means that if we seek to promote empowerment, we must also consider factors affecting women’s status and rights as a group.
1.5 Self-help Group- Experiencing self in a group

Self Help Groups of women, pioneered in 1976 by Muhammed Yunus and his Grameen Bank, was an effort to change the status of most vulnerable and half of the population i.e. women. Women are targeted for microcredit largely because they are vulnerable, submissive, shy, passive immobile and easy to discipline. Conceptually, what he seeks to popularise is “social-consciousness-driven entrepreneurs" and "home-based production by the self-employed masses" as the best available means for poverty alleviation. With an ambitious aim of alleviating poverty and empowering women in Rural Bangladesh, Grameen Bank started its operation in full fledge since 1983 with the dynamic leadership of Dr Mahammed Yunus, a professor of Economics at Chittagong University of Southern Bangladesh.

Grameen Bank has been providing poor women with access to tiny amounts of credit enabling them to break out of the poverty cycle. While informing about the start of Grameen Bank , Yunus(1997) informs that Grameen Bank started its life in the tiny village of Jobra by lending 50 taka ($1.50) to Sophia Khatoon who worked seven days a week making bamboo stools which she sold to the money lender who provided credit to buy her raw materials. She paid the money lender interest to the tune of 10 percent per day – more than 3000 percent a year! With her loan from the Grameen Bank it took Sophia Khatoon only a few months to establish her own self employment and increase her income five fold. In this time she repaid her loan with interest at the bank rate. Then, Yunus was trying to make a link between the bank and the poor people in that village but banks are tied to their procedures and will advance loans only to those people who have collateral and guarantor. Finding it impossible to get credit without collateral, Yunus himself began as guarantor of the poor and took loan of $300. In 1976, he disbursed loan to the poor people that was the starting of Jobra Grameen Bank Prakalpa (Jobra Grameen Bank Project) then the project was under the Rural Economics programme of Chittagong University. He then put forward a proposal to Central Bank of Bangladesh and got the permission to operate the programme but with one condition that he had to prove within two years that the poor are worthy for the loan and and can repay the money. Mr Yunus started in Tangail district and found the system working well. He mentions “international agencies began to notice our work and we began to receive grants from the Ford Foundation.
In 1982 International Fund for Agricultural Development (IFAD) gave them a loan of $3.4 million to help them expand their activities to three other districts – Dhaka, Patuakhali and Rangpur” (Krishna, Uphoff & Esman 1997)

Thus Grameen (Rural) Bank was born as an independent financial institution. Today this bank serves two million borrowers and works in 34000 villages of Bangladesh. They have 1041 branches and over 11000 staff members (Krishna, Uphoff & Esman 1997). It lends out half a billion dollars a year in nearly four million small business loans to rural clients. Behind the success of the Grameen Bank according to Dr Yunus four elements of Grameen strategy are responsible as “group based lending, taking the bank to the poor rather than having the poor coming to the bank, a focus on women and a system of regularly weekly installments for loan payments (Krishna, Uphoff & Esman 1997).

There is no doubt to say that Grameen Bank started revolution in the sector of poverty alleviation, women empowerment and micro enterprise.

Success in poverty reduction: According to Chambers (1995), the poor suffer from five clusters of disadvantages: (i) lack of assets due to inadequate access to productive assets; (ii) physical weakness because of inability to have access to basic necessities such as food, nutrition and medical facilities; (iii) isolation from information, social services, markets and support networks; (iv) vulnerability due to exposure to risks and impoverishments; (v) powerlessness, which is often the cumulative result of the above mentioned disadvantages making it difficult for the poor to organize and bargain.

One of leading motto of Grameen Bank was poverty reduction and lot of studies are made on this issue. Khandker (1993) showed that Grameen Bank was successful through a number of benefits both at the household and village level. Changes were reported in income, employment, asset accumulation network and other household welfare indicator such as contraceptive use, school enrollment of children, better toilet facilities and better drinking water etc. He also mentioned that the school participation rate of girls also increased for Grameen Bank members at 57% than for non participants at 36%. The incidence of poverty was substantially reduced among program participants. He also stated that women labour force participation was higher among Grameen Bank members than non-participants, women labour force
participation was 66% among program participants compared to 52% for non-
participants (Khandker, 1993).

**Success in reaching the poor:** Grameen Bank was also successful in reaching the
poorest of the poor who live in remotest villages as well as in the urban slums. Total
number of borrowers increased from 2.2 million in 1997 to 2.4 million in 2001, 95 %
of them were women. Grameen bank had already covered 40447 villages covering
around 59% of the total villages with 1173 branches.

Grameen Bank provided three type of loans: a) income generating loans with interest
rate of 20 percent, housing loans with interest rate of 8% and other education loan
for the children of Grameen families with interest rate of 5%.

Grameen Bank encouraged borrowers to use the loan in income generating activities
rather than simply consuming. Around 450 types of activities are undertaken and
the majors are: “cow raising, paddy husking, cattle fattening, seasonal crop trading,
paddy and rice trading, cattle and goat trading, handloom, weaving, cloth trading and
grocery shop operation”. In fact, the borrowers undertook the micro enterprises in the
village level to use their loans. Yunus (2002) provided the term “Telephone Ladies”
to refer to the village women who took loan from Grameen Bank to buy mobile
telephone and provide telecommunication facility to the villagers. Yunus mentions:
“To-date Grameen Bank has provided loans to 18,326 borrowers to buy mobile
phones and offer telecommunication services to more than 20,000 villages where this
service never existed before. Telephone ladies run a very profitable business with
these phones. (Grameen communication, 2002)”

*Women and Empowerment - Another commitment of Grameen Bank is to empower
women in the society and Yunus claims it is the credit that is the weapon to fight
against discrimination against women in the family and the society in general.

Giving money to women was not easy in Bangladesh. “But unlike western societies,
women’s situation appears much more vulnerable and impoverished in the traditional
and Islamic societies like Bangladesh. From time immemorial Bangladesh is
considered as a male dominated society. In Bangladesh Patriarchal norms and values used to construct the gender ideology (Rahman 1999). He faced opposition from husbands and from religious leaders. The village mullahs in particular were a potent source of opposition. They tried to divert women on the name of religion. Violating the prevalent social norms were difficult on the part of women but with the support of a few women, he started his movement against all odds. To all women who took part became the example for others to follow. (Krishna, Uphoff & Esman 1997).

*Women and social empowerment-* Grameen’s programme has also far reaching social impact as Hashemi and Morshed (1997) mentions:
“The women go against traditional norms, meeting weekly in public places, interacting with men outside the community. They become in most cases for the first time in their lives involved in financial transactions and are encouraged and enabled to conduct economic activities and acquire assets in their own names”

*Women and political empowerment-* One of the great successes of the Grameen Bank was that its borrowers were united and played an important role to shape the local power structure at the village level.

They took interest to exercise their rights as citizens in selecting their representatives and also to demand accountability from the representatives who are voted” (Krishna, Uphoff & Esman 1997)

Different studies by (Hossain 1998, Hashemi and Morshed 1997, Mayfield 1997) established women empowerment through physical mobility, economic security, participation in important family discussions, use of contraception, awareness of female education and child marriage etc. as an impact of Grameen Bank programme. Its social development and education programme reached more than 12 million people (Grameen communication 2002).

The experiences of micro-credit are also frequently cited in neo-liberal literature as an example of women's greater 'efficiency'. The proponents of the Grameen Bank in Bangladesh argued early on that. Firstly women 'have better repayment rates and are therefore better credit risks than men' and secondly that the benefits of additional
income earned by women are more likely to enhance ‘family welfare’ and particularly the welfare of children, than that earned by men. But we need to question the conditions – both material and ideological – which ensure that women take primary responsibility for meeting children's needs, and which rule out the option, presumably available to men, of defaulting on loans, thus making them more ‘efficient' and creditworthy as micro-entrepreneurs.

The Grameen Bank Replication Programme (GBRP) is global in nature. Under this programme Grameen Trust supports and promotes Grameen Bank replication projects all over the world. Khandekar (1993) mentions “The Grameen model is being replicated in more than 30 countries and the world Bank has provided a grant of $2 million for its replication in low income countries.”

Although many microfinance programs promote social solidarity at some level, most microfinance organizations tend to focus their attention on promoting changes at an individual level—a woman who, for instance, is now able to send her children to school, negotiate lower prices for her raw materials, or even dream bigger dreams for herself, her family, and her business. The achievements of individual women can have a powerful impact on the way women are perceived and treated within their communities, but the levels of empowerment of individual women may achieve are usually limited if women as a group are generally disempowered. For that reason many organizations also include elements designed to uplift women and communities as a collective rather than just as individuals i.e Self-help group.

The dominant approaches that target the poorer section of the country can be broadly classified as the Self Help Group Model (SHG) and the Grameen replicators (Grameen). In both models, groups of mainly poor women are expected to assume joint liability for loans taken by its clients, but there are significant differences in service delivery. In the SHG model, groups can mature to be relatively autonomous: clients organise their own meetings, take decisions on financial transactions, and circulate their savings as internal loans and group leaders play a significant role. In the Grameen model, in contrast, MFI (Micro Finance Institute) staff plays the main role in weekly meetings and transactions, focusing on a regular cycle of credit. In
general it can be stated that the SHG model is a savings-led model and the Grameen model a credit-led model. (Heijden, 2006)

The self-help group is a small voluntary association of poor people of not more than twenty members, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG comprise very poor people who don’t have access to formal financial institution. They act as the forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group environment. The SHG provides saving mechanism which suits the needs of the members and a cost-effective delivery mechanism for small credit to its member.

The features of SHG can be simplified as follows:

**Number of persons:** The SHG normally comprises of 10-20 people. However, in one of the states in southern India, larger groups also function as cohesive and effective SHGs. Hence the range provided is for operational convenience than the conceptual cap.

**Economic Status of Members:** Normally, people who form a SHG are poor and economically backward. They usually live below the poverty line- an index to measure the level of annual subsistence income. It is observed that group cohesion is a function of status equality.

**Restriction on membership:** Normally, there is only one person from the family in one SHG. Similarly a person can be a member of one SHG at a time. This again is not a conceptual restriction rather an operational prescription.

**Management:** All the members of the group take active part in the functioning of the group. Among themselves, they have a Group Leader, a Deputy and Treasurer of the Group. The leadership is rotated frequently with a view to providing an opportunity to every member for the role performance of the leader. The decisions are mostly by consensus and not individualistic or monopolistic.

**Registration:** Registration of a SHG is optional. Any SHG that exceeds 20 members need to be registered. Most of the groups in India are informal groups without any
formal registration or categorization. The informality is the hallmark of the group and the group mores are voluntarily accepted and practiced.

**Savings:** All the members of the group regularly save a part of their income. These savings are transferred to a common fund called group corpus fund. This fund is used to lend money to group members to undertake economic activities. The savings or thrift is an innovation in Indian Model whereas Grameen Model are credit and credit plus models.

**Meetings:** SHG members hold regular meetings. These meetings are conducted on weekly / fortnightly basis. The meetings are the places where decisions are taken and information shared among the members. There is an element of compulsion in the attendance in the meeting and these are life blood of the group. Active and frequent meetings are the indicators of vibrant group dynamics.

**Records:** SHG maintains simple basic records like minutes book, attendance register, loan ledger, bank pass book, individual pass book, cash book etc.

In India various government and non-government agencies viz. National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank Of India (SIDBI), Rashtriya Mahila Kosh, Commercial Banks, Regional Rural Banks (RRBs), Co-operative Banks, Non Banking Finance Companies (NBFCs) and Microfinance Institutions (MFIs) Non- and Governmental Organisations(NGOs) are involved in formation, nurturing and provision of financial services to Self-help groups.

Microfinance services are provided through two models:

1) SHG-Bank Linkage Programme Model: (SBLP)

The ‘Self-Help Group' movement in

1- *Improving the efficiency of credit system*

   I. The Self Help Groups helps the vulnerable section of the society to meet their credit requirements that cannot be possible through formal banking system.
II. Thus, by providing large scale micro-credit, it reduces the costs of credit delivery and improves the efficiency of the credit system.

2- Providing channel to Financial Inclusion

I. Financial inclusion aims at providing easy credit at affordable costs to the vulnerable sections of the society. SHGs are an important tool in financial inclusion.

II. Through SHGs funds are provided to socially and economically backward people like Below Poverty Line Population, Scheduled Castes and Tribes, Minorities, Rural Women, etc.

3- Helping Resource Mobilisation:

I. SHGs plays a crucial role in mobilizing the savings of the poor.

4- Promoting Savings and Banking Habits

I. A large no of poor, rural population do not have access to banks. SHGs motivate these people to save by explaining to members the benefits derived from such savings.

II. These savings are pooled together and the fund so created is deposited in the banks.

5- Improving Living conditions:

I. One of the main aims of SHGs is reduction of poverty in rural areas.

II. The provision of micro-credit leads to self employment in the rural areas and help reduction in poverty.

III. This improves the living conditions of the people.

6- Empowering women

I. There is a direct relation between SHG membership and women's participation in elections.

II. Many women members of SHGs have won panchayat elections.

7- Enhancing Social and Economic justice
I. SHGs promote socio-economic justice in a unique manner.
II. Self-employment through SHGs promotes economic justice whereas empowerment of women, schedules castes and tribes and other weaker section promotes social justice.

8- Disseminating Social Awareness

I. Members of SHGs spread social awareness among people of their locality/village.
II. They make people aware of their social rights and responsibilities like water supply, education, health care, hygiene, improving/maintaining village roads, protection of natural resources, anti-alcohol activities etc.

9- Developing Individual skills of Group members

I. The rural people are not very educated or skilled.
II. While working as members of SHGs, they develop various skills and acquire knowledge on various subjects like negotiations, accountancy, creativity, effective problem solving, team work, leadership, etc.

10- Generating Employment

I. SHGs provide micro-credit to members and take up entrepreneurship and other self-employment activities.
II. This reduces disguised, seasonal or total unemployment in rural areas.

11- Reducing influences of Unorganised Sector

I. SHGs Provide bank supported credit to its members.
II. This reduces the influence of the unorganized sector of money market that comprises of moneylenders, chit funds, indigenous bankers who charge exhorbitant rates of interest, on the credit provided to the people.

12- Lending benefits to Financial Sector

I. The linkage of SHGs with the banks proved beneficial to the financial sectors.
II. It opened up a new, large market i.e low income households whose transaction costs are low and repayment rates are high.
Microfinance through Self-help Groups (SHGs) is playing a major role in empowering poor women today. Micro Finance institution started in India in 1990s through Self Help Groups (SHGs) model. It is the Grameen replication model of Bangladesh. There is nearly total number of 53.10 lakh Women SHGs–working all over India which covers 73 million women as on 31,03,2010. (Source- NABARD-Status of Micro Finance in India-2009-10). The group-based model of self-help is widely practised for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilise people, to give them voice and build people’s organisations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a ‘community’ and the development of egalitarian relationships that will promote people’s well-being. The widespread formation of the SHGs means that it has also taken the form of a movement for women’s social development in India. Self-help groups, as a strategy for women’s development, have arisen out of the perceived problem of women’s lack of access to resources at both the household and the community level. Women’s development has to go beyond the economic and place emphasis on issues relating to equality, autonomy and self-reliance at the individual level and on solidarity of the community at the group level (Hardiman & Midgley 1982, Dube 1988, Pieterse 2001). As a group-oriented model, SHG is a mechanism for women’s development to bring in individual and collective empowerment through improvement in both ‘condition’ and ‘position’ of women. Women are organised as collectives towards the overall goal of achieving gender equality as well as sustainable, comprehensive community development (Purushothaman, 1998). As the perpetual subordination has made the women powerless and the prevalent social practice and patriarchy are accepted as fait accompli. The existing patriarchal structural paradigm is not questioned but tolerated and taken as axiomatic. Self Help Groups are structural implants with an implicit condition of empowerment of its members without an upheaval. SHGs are structural But SHG comes up with a hope to generate ‘power’ and improve the ‘position’ and ‘condition’ of women through participation in the groups, by providing them several income-generating activities, making them aware of their existence both within the family and the society. Though
SHG aims on certain long-term goals of achieving gender equality, sustainable and comprehensive development and upliftment of status of women as a whole, but it works on reality and encourages women to explore their potentials within existing socio-cultural structure and experience the benefits of empowerment.

Self-help groups can have tremendous impact on the empowerment. SHGs are organisations that are supposed to achieve ‘power to’ (increasing capacity) through NGO facilitation, ‘power within’ (internal change) through self-empowerment, ‘power with’ (collective mobilisation) to gain ‘power over’ (challenge and change subordination) (Mayoux 2001, Rowlands 1999). Development for women through SHGs, thus, aims at transformation of power relations so that the disempowered can achieve increased control and choice.

One of the often articulated rationales for supporting Self-help group is that SHG is an effective means or entry point for empowering women at individual and group level. Meenai (2010) mentioned women by working with SHG, both interventions and outputs operate at both the individual and group levels. The interventions are directed at individual and group development, with the output emanating at both the individual and group levels. There are some areas women show significant improvement feeling the real sense of empowerment by 1. increasing participation in decision-making within the household to issues that were usually considered outside the domain of woman; 2. improving status and increasing respect in the eyes of others in their families; 3. feeling fearless, open and confident 4. learning to sign their names and joining adult literacy programmes; 5. adopting family planning measures; 6. becoming more mobile, 7. talking to the male persons in their village, which they were not confident to do before because of cultural reasons; 8. gathering more information about the government programmes due to their exposure and applying them for their own betterment and the benefit of the community; 9 taking decision of their marriage; 10. showing interest in political participation by way of voting directly or standing as a candidate in the local elections. [Cheston, Khun, Susy(2002) and Swain(2007)]
Movements to empower women as a group increase opportunities available to individual woman making them more assertive in household and community affairs. For example

1. Sending girl children to school more regularly; 2. Improving nutrition in the household; 3. Taking better care of health and hygiene of their children; 4. Taking care of other group members in time of health and psychological Crisis. 5. Helping in social functions like marriage etc. 6. Setting up school, roads in community etc.

Thus women in Self-help group pass through an evolutionary process making themselves resourceful both inside and outside the house. No doubt, benefits spread from self to families and communities.

From the above discussion it is obvious, the values and practice for the women from the very beginning of their lives are so deeply rooted that it is merely impossible to bring sudden change in all stages of their lives at a time. But literature showed focusing on women brings optimum benefits to children. It is also documented that there is an inseparable link between the well-being of mothers and the well-being of their children. Thus present study is an attempt to explore whether the transformed and empowered mother nurtures the dream of building an empowered woman in her family realizing the significance of rudimentary stage of girl children in the process of empowerment?