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REVIEW OF LITERATURE

The present study is designed with a view to examine the role of Self-Help Groups (SHGs) in empowerment of rural Dalit women in Dindigui District. The investigation is further directed to observe the relationship of select personal variables such as age, education, occupation, income, caste, etc. and SHG related variables such as the span of membership, motivation of becoming member, savings pattern and leadership of Dalit SHG members. A survey of the studies conducted in the related areas is undertaken in this chapter. The review has been presented under the three sections.

In section I the concept of empowerment gives comprehensible meaning of the 'empowerment'. It speaks of the dimensions of empowerment and the importance of imparting it to the individuals, groups and communities. In section II the historical background of Self-Help Groups and growth is described. Its role and functions at the grass root level also is discussed intensely. In section III the role of Non Governmental Organizations and Governmental Organizations in promoting Self-Help Groups movement in different parts of India is narrated. The empowerment which has been achieved through Self-Help Groups and an account of the scope of working with other institution in upholding the empowerment of Dalit women is given below.
SECTION - I CONCEPT OF EMPOWERMENT

' Becoming powerful', the literal meaning of the term 'empowerment', is being used today in all spheres of life as a process to strengthen the elements of society. Empowerment has gained significance to eliminate the gender disparity in India. Gender disparity manifests itself in various forms, the most obvious being the trend of declining female ratio in population. According to UNDP - Human Development Report 2001 gender disparity can be seen through the lens of the gender-related development index (GDI) and gender empowerment measure (GEM). In which India's GEM rank is 86 out of 94 (HDR, 1997) countries and GDI rank is 105 (HDR, 2001).

The 'empowerment' approach was first clearly articulated in 1985 by Development Alternatives with Women for a New Era (DAWN). This term received prominence in early nineties in western countries (Adams, 1996:p.1). In India the Central Government in its welfare programmes shifted the concept of development to empowerment only in the Ninth plan (1997-2002) and observed the year 2001 as 'Women Empowerment Year'.

According to Adams (1996:p.5) empowerment is the means by which individuals, groups and communities to take control of their circumstances and achieve their own goals, thereby being able to work towards helping themselves and others to maximize the quality of their lives. Dubhushi (2000:p.7) considered empowerment as exercising control over ones lives,
firstly on resources of financial, physical and human and secondly on beliefs, values and attitudes.

Empowerment is also the process of challenging existing power relations and of gaining greater control over the sources of power. The goals of women's empowerment are to challenge patriarchal ideology... to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality... and to enable poor women to gain access to, and control of, both material and informational resources. It can change existing power relations by addressing itself to the three dimensions of material, human and intellectual resources (Baltiwalla, 1994). Empowerment can not occur as a revolution but only as evolution.

2.1.1 Empowerment - In Methods of Social Work

Empowerment has become the central, energizing feature of social work theory and practice. It has been linked with the methods of social work namely social case work, social group work, community organization, social action, social work research and social welfare administration. It is not an elaboration of any single social work method. The antecedents of empowerment are a combination of traditions of mutual aid, self-help and, more recently, movements of liberation, rights and social activism, strengthened by anti-racism, feminism, critiques of inequalities and oppressions racing from social class, age, disability, sexuality, religion and other differences (Adams, 1996:p.2-3).
2.1.2 Significance of Empowerment

The term 'empowerment' has gained significance and prominence recently among policymakers and researchers. In the field of social work and women studies it is viewed with a holistic perspective and it can be classified as social, educational, economical, political and psychological empowerment. To quote Thomas and Pierson (1995:p.134) Empowerment referred to user participation in services and to the self-help movement generally, in which groups took action on their own behalf, either in cooperation with, or independently of, the statutory services. Empowerment is concerned with how people may gain collective control over their lives, so as to achieve their interests as a group, and a method by which social workers seek to enhance the power of people who lack it.

2.1.3 Self- Empowerment

Self-empowerment is the reflexive dimension of empowerment. It involves the areas of self-knowledge, values and skills, thinking, feeling, sensitivity, self-awareness and applies both for the organizers and the group members. Researches reveal that the tendency for men in group learning situations to receive more than their fair share of attention, and to behave more assertively than women. Hence, it is important to prepare women to challenge such imbalances (Phillipson, 1992: p.44-45).

2.1.4 Empowering Group

Group empowerment starts up with finding enough group members, finding a place to meet, guaranteeing adequate support, achieving
legitimacy, maintaining involvement, securing sufficient resources, etc (Adams, 1996). In growing together in the process of making decisions, resolving problems, participating in the group activities and in sharing leadership they too find the path of empowerment.

2.1.5 Empowering Community and Organizations

While organizing communities there is a definite need to be unbiased about creed, caste or language. Involving the community in various phases of planning, implementation and evaluation are essential for participation. Emerging leadership in the local community has to be encouraged and reducing of inequality need has to be focused. The nine stages identified by Twelvetrees (1991:p.35-6) in working with community groups, are paraphrased below:

- contacting people and analyzing needs
- bringing people together, helping them to identify needs and developing the will to meet those needs
- helping people to understand what will need doing for the needs to be met
- adopting objectives
- creating a suitable organization to this end
- helping them to form a plan of action, breaking down broad goals into smaller objectives and tasks
- helping them allocate and carry out the consequent tasks
- helping them to feed back and evaluate results of the action and adopt fresh objectives in this light and
- enabling them to take on the repetition of stages 3 to 8 whereupon the worker withdraws to a servicing role.
2.1.6 Measuring Empowerment

Empowerment is a planned process and its nature and quality of relationship over time can be assessed. Changes in power relations were a definite part of the empowerment process. There was a tendency to progress from dependency through independence towards increased interdependence. It is not difficult to measure empowerment; but the difficulty lies in achieving it.

The GEM (Gender Empowerment Measure) used variables constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of activities namely participation, decision making and power over resources. Any meaningful attempt to measure empowerment would have to go beyond measuring the transfer of resources (physical, financial, human) to the least powerful.

**FIGURE 2.1**

Journey towards Empowerment

<table>
<thead>
<tr>
<th>Exploited</th>
<th>Affirmed</th>
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<tbody>
<tr>
<td>Insecure</td>
<td>Confident</td>
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<td>Controlled</td>
<td>Competent</td>
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<td>Victimized</td>
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<td>Dependence</td>
<td>Independence</td>
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<td>Interdependence</td>
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</table>

Disempowerment Empowerment
If empowerment was to be measured in changed relationships, change would need to be detected in both sides of the relationship. Those who were involved in the process of empowerment were the right persons to measure their empowerment (Taylor, 2000).

### 2.1.7 Approaches to Women’s Empowerment

Women's empowerment according to Bhasin (1985) involved the transformation of power relations at six different levels: individual, family, group, organization, village community and society. In order to empower the rural poor, especially the women, female development workers must first empower themselves. Batliwala (1994) identified three approaches to women's empowerment: the integrated development approach, which focused on women's survival and livelihood needs; the economic development approach, which aimed to strengthen women's economic position: and the consciousness approach, which organized women into collectives that address the sources of oppression.

Mayoux (1995) contrasted to gender and micro-enterprise development: the market approach, 'which aimed to assist individual women entrepreneurs to increase their incomes' and the empowerment approach, 'which aimed not only to increase the incomes, but also the bargaining power, of poor producers through group activities'. The empowerment approach included the costs in terms of time outside the home and in decision making.
The process of empowerment may occur at several levels and the transformation induces changes in the ideological system, in access to resources and in institutions and structures such as the family and the household, the village and the community, the state and the market (Batliwala, 1994).

2.1.8 Virtuous Spirals of Empowerment

According to Taylor (2000), the various dimensions of empowerment i.e. educational, economic, psychological, social and political were interlinked and could not be isolated. The most fundamental principle of system theory which pointed to the fact no single element of a system could change its relationships within the system without change occurring in the systematic nature of society. Henceforth, increasing women's access to micro-finance and involvement in Self-Help Groups (SHGs) was assumed to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment (Mayoux, 1999).

2.1.9 Educational Empowerment

Education was the prime avenue for empowering women. The process of empowering entailed much more than awareness of alternatives, women's rights and the nature of the requirements. It involved the breakdown of powerful sex stereotyping, which prevented women from demanding their rights from men in position of authority. For women, the process of empowerment entailed breaking away from the cycle of learned
and taught submission to discrimination, earned from one generation of women to the rest (Katarina, 1993:p.24). Thus, educational empowerment indicators stood as the right to learn, gender sensitization, legal understanding, health education, undoing stereotypes, etc.

With more education, women had greater access to employment opportunities and increased ability to secure their own economic resources. Legislation, which protected women from discrimination and promoted gender equality, also needed to be enacted by governments (Ashford, 1995:p.17-22). Ambedkar had proposed three major weapons for Dalit empowerment, education, agitation and organization. In SHG movement women were availing the educational facilities offered by the ‘Arivoli lyyakam’ means 'Literacy Campaign' (TH, Sep 9, 2000:p.4).

Jotirao was convinced that both women and Dalits should avail themselves of modern education. Even his own school was open to girls from the untouchable castes in a society where imparting education was considered as an offence against God, Shastras and Society (Laxmanshastri, 1996).

Regarding alternative practices for engendering development and women's empowerment Prema and Prayog described the insights from a unique experiment at women's empowerment through networking, self-education and collective action, viz. the Swayam Shikshan Prayog (SSP), and pull lessons (from the same) on capacity building for women's empowerment. Learning tools like sakhi shibirs or mini exchanges, sakhi
*panchayat fora* or local governments, *melas* or information fairs, study tours, dialogue workshops and convergence approach to governance would help in learning. The overall thrust of most self-education processes or events under SSP has been on strengthening survival strategies of women from marginalized communities, it is possible to distinguish between three distinct objectives of self-education: self-education for development, self-education for local governance and self-education for empowerment.

Another research study on empowerment of women (file:///A|/Are you suprised.htm) discussed that the past decade had seen women represented at various forums, giving themselves an independent voice. In the corporate sector, there were some perceptible shifts from being a totally male dominated enterprise to an "equal opportunity employer". Some organizations were striving to achieve 50 per cent women employees. Factors that made women successful was consistently exceeding expectations (77 per cent); bringing to light that women always have to work much harder to prove themselves than men. Responding to the question: What holds women back from top management? Women executives said it was due to male stereotyping and preconceptions of women (52 per cent). Four major reasons cited by women executives for leaving the corporate sector are: lack of flexibility (51 per cent); glass ceiling (29 per cent); unhappiness with work environment (28 per cent), and feeling unchallenged in their jobs (22 per cent).
Pandit (1997) in her case study on Dr. B. R. Ambedkar Open University examines the issues of women’s education in India and the potentiality of Distance Education in contributing for women’s education leading to their social, economic and political empowerment.

Showeb (1986) has attempted to study the Chamars, a scheduled caste group in Uttar Pradesh. He has adopted a comparative framework in which three different segments of Charmars- the traditionally employed, the government employed and the students residing in Varanasi had been chosen to measure the change in the attitudes, life styles and the socio-economic conditions of this caste group. The study revealed that educated and employed with the help of reservation and other state benefits have definitely raised socio-economic status comparing to their counter parts but have alienated themselves from the large group of their caste group.

Mitra (1997) in her innovative work on education and attainment among of Dalit women Groups of Maharastra denotes the possible reasons of lack of education of rural Dalit Women. A questionnaire supported by an interview was administered to 1200 educated employed schedule caste women from four cities with a sample of 300 respondents from each area. It revealed that reason for rural Dalit Women to become dropouts are found to be poverty, defective educational system, external constraints, lack of incentive and lack of assurance of employment given to them.
2.1.10 Economic Empowerment

Economic empowerment endorses women's sense of work, the right
to determine choices, the power to control their own lives within and outside
home and their ability to influence the direction of social change and to
create a just social and economic order nationally and internationally
(Noeleen, UNIFEM). When the right to earning and savings,
trepreneurship skills, marketing ability, managerial capacity and
ownership of assets were experienced by women it could be approved that
they are on the process of empowerment.

Economically empowered women contributed to the wealth and well
being not only of their families, but also of their nations (Blumberg, 1995). If
employment was to empower women, employment programmes must
satisfy at least three conditions: they must reduce women's total work
burden; they must ensure that women have access to, as well as control
over, income; and they need to increase women's access to non-kin
support, information and outside contacts (Mahmud, 1994). Women were
empowered through an increasing control of economic resources,
especially income, and through education (Blumberg, 1995). According to a
recent study improvement in women's economic position may not only
increase their happiness, but also alone enhance their status (Sharma,

Marilee (1996) and her associates have documented the
experiences of seven NGOs in India, Pakistan, Bangladesh and Sri Lanka
who have been successfully working with rural and urban poor women to evolve strategies for bringing about women's empowerment. These case studies go beyond the descriptive accounts provide a wealth of new insights on how changes are occurring at the grassroots level. These vivid first-hand experiences indicate how women gain increased access to and control over economic resources and how this, in turn, has led to far-reaching socio-cultural and political changes at the level of the individual, family and community. It provides ample evidences that women's empowerment is actually taking place on a significant scale in South Asia.

While writing about the third world countries Acosta and Christine (1990) suggested that the processes of empowerment and gender decolonization are closely linked. A collection of case studies presents that women are indeed adopting innovative strategies to overcome gender equality and to resist new forms of subordination.

Adams (1996) of Britain argues that empowerment paradigm has replaced the paradigm of client treatment, which dominated social work in former decades. The study offers an overview of the challenges and ambiguities of the empowerment paradigm in terms of a wide range of empowering relationships - from individuals to whole communities. It describes self-help as the most significant traditional activity in Britain, on which empowerment practice draws. O'Connell (1993) describes that Oxfam work to empower women and to end gender discrimination suggests the strategies of education for consciousness and collective
action. Other two-pronged strategy for empowering women focuses on 'alternative employment and alternative power structures at the local level achieved through building and strengthening women's groups'.

The Women’s Empowerment Framework used by UNICEF Karl (1995) describes that the empowerment of women involves the interplay of four interrelated and mutually reinforcing components: collective awareness building, capacity building and skills development, participation and greater control and decision making power, and action to bring about greater gender equality. According to Antrobus (1989) political activism is central concept of empowerment. In defining empowerment, the author deconstructs the concept of 'power', distinguishing between role power (or power over) and personal power - the strength within each person to act - to empower women. Adams and Castle (1994) reported that a woman's status is influenced by the social economic power and prestige that comes with a particular role in her life cycle. Policies and programmes, which aim to empower women in decision making, need to consider these complex power relations those structure women's lives. Juliana (1999) portrayed the cross sectional analysis of women's empowerment in a descriptive study by collecting the data with survey method in Kanchepuram district. It revealed that women were treated as secondary citizens in all spheres of life - social, cultural, economic and political.
2.1.11 Psychological Empowerment

Psychological empowerment signified confidence-building, acquisition of a sense of efficacy and ability to overcome feeling of helplessness (Sharma, 2000:p.35). The definitions of knowledge, self-respect and other elements related to human beings may be culture-specific. However, invariable of society the concepts of strong determination, assertive nature, motivation, etc revealed the psychological empowerment of the individual. Often their self-confidence is expressed in their courage to meet the officials without any fear and to represent their problems and difficulties.

2.1.12 Social Empowerment

Empowerment as a social process challenged the fundamental imbalances of power distribution and relations. It was a process of redistribution of power within and between families, societies and a process aiming at social equality which could be achieved through disempowering some structures, systems and institutions. Social empowerment promoted sustainable rural structure, for dissemination of knowledge about health, nutrition, literacy, education, freedom and opportunities for realizing women's potentialities and adoption of new agricultural practices. The social empowerment scale employed indicators such as gender discrimination, female infanticide, dowry, marriage, poverty, caste and social justice to assess the level of empowerment of women.
2.1.13 Political Empowerment

Political process was central to the empowerment process (Karl, Marilee). In this process adequate information and resources had to be made available for women to make their own autonomous decision making. Empowerment was used to describe a process by which women become conscious of their own situation and organize collectively to gain greater access to public services. The political empowerment indicators considered of their basic political rights, role in decision making bodies of the state and the central governments, representation in policy making, participation in political campaigning, leadership quality and ability to politicize their problems.

According to Adams (1996), in developing countries, self-help by poor people is as much a political issue as anywhere else. For instance, the shift to community- based, locally non-professionally led campaigns or programmes to change lifestyles, reduce environmental hazards or deal effectively with personal health and social problems, may involve confronting exploitative power in societies either apathetic, or actively hostile, towards any activity implying changes in their policies or practices.

Panchayat system had set in motion a silent evolution in the country towards promoting women’s empowerment. Specifically political participation highlighted the visibility of leadership and decision making of Dalit women in the local bodies and how it could lead their role transformation in the society. Empowerment was a spectrum of political
activity ranging from acts of individual resistance to mass political mobilizations that challenged the basic power relations in the society. Empowerment of women in the household was necessary before women could participate in public life; women must have some control over their own lives and enough self-confidence before they could engage in politics (Caiman, 1992).

UNIFEM In the last two years had been working with various groups of women as well as individuals and government focal points, in its endeavour to support the empowerment of Pacific women to become active participants in the political structures and decision making processes of society through its Political Empowerment Programme.

Shieth (1998) has made an assessment of gender equality in the democratic process since first general elections in 1952. It was an attempt to examine how political parties respond to the ideal gender equality in fielding women candidates. Assessment was aimed at the response the women in participating in the electoral process along with their male counter parts. It would be fair to say that Indian political parties have not been fair to women either in general elections and their after as well. Shah (2002) analyzed Dr. Ambedkar's concept of social justice and the role of the state. He urged the role of the state in improving economic and educational status of the Dalits, reduction of untouchability, enhanced conditions of scavengers, decreased atrocities against the Dalits and reservation.
2.1.14 Technology and Empowerment

At the crucial juncture the members of SHGs as well as the organizers have realized the dire need to utilize the dynamism in personal, community, financial and technological resources. If not these assets would be wasted like stagnated water or unused iron material. Responding to their need the experts have come out with the approach of technological transfer. Technology is considered as the key parameter for measuring development. In 'India 2020: A Vision for the New Millennium' Kalam and Rajan, 1998 it is noted that without a pervasive use of technologies, we cannot achieve overall development of our people in the years to come (file://A/UNDP India in Clean Technologies.htm). It was encouraging to comprehend that the SHGs were recognized as opt mode to transfer technology to the rural India.

Technology refers to the ‘technical means and skills characteristic of a particular civilization, group or period’. Another UNO source says that ‘technology habitually designates the complex of information, skills, methods and machinery required for the manufacture, utilization and making of useful objects’. Recent scientific research on technology transfer have aimed at adding economic value to each hour of work and to reduce the total hours of work for women (TH, July 27,1999:p. VIII).

While using the financial resources for empowerment not only the technical know-how but also the raw material, marketing, etc have to be considered. The knowledge and experience acquired through the practical
application of a technique and a fruitful apprenticeship have enabled in better adoption of technology.

2.1.15 Futuristic View on Empowerment

The main issue and challenge for the programme had been to encourage groups of women as well as individual women, at national and local level, to support the empowerment of women in their country. Awareness rising for the sharing of leadership roles between men and women - at national and local levels is another related issue. Getting women candidates to be included in the political party listing for primary selection had been another difficulty.

The continued skills training for elected women, the difficulty in synchronizing time for availability, putting in place monitoring mechanisms for accountability to their constituency were some of the best practices to be incorporated. The formation and work of multi-party Women's Caucuses, political training for women candidates, support women candidates financially, production of user-friendly campaign materials that could enable women candidates to plan, conduct, and evaluate their campaign at national as well as local elections.

2.1.16 Development and Empowerment

The GEM (UNDP, 1997) measured gender equality in key areas of economic and political participation and decision making. The third indices as power over economic resources was added together to derive the final GEM value. However, empowerment can not just be considered as a
question of rearrangement of power, both economic and political; it was also a matter of change of values (Sharma, 2000:p.37).

Women's empowerment and women's development were different modalities of gender equity. Ester Boserup's pioneering work - Women's Role in Economic Development (1970) paved way to the rise of women's development perspective. The development strategy remained steeped primarily in economic concerns, to the neglect of power dimensions of gender relations and had to meet with failures. Consequently, the decade of 1990's had witnessed the rise of women's empowerment perspective, which shot, into prominence at Beijing Conference (Sharma, 2000:p.19). However, empowerment was the ultimate objective of development interventions (Taylor, 2000).

2.1.17 Empowerment of Women in India

Constitutional guarantees, legislative measures and policies advocating women's concern are presented in the various ministries documents namely Women and Child Development, Education, Small Scale Industries, Cooperation, Science and Technology, Ministries namely Health and Family Welfare, Labour, Rural Areas and Employment, Urban Affairs and Employment, Agriculture and Welfare had listed out their programmes and achievements.

The Ninth Plan (1997-2002) had made its commitment to the objective of 'empowering women as the agents of social change and development'. The twelve salient strategies spelt out focused on
empowering women by making women economically independent and self-reliant. It was being hoped that the strategies would be realized through the National Policy for Empowerment of Women. Remarkably Self-Help Groups were considered to be one of the strategies to mark the beginning of a major process of empowering women.

Committee on Empowerment of Women was constituted on April 1997 to improve the status of women. It consisted of 30 members, 20 members of Lok Sabha and 10 Rajya Sabha of Indian Parliament. The Committee presented its first report on "Developmental Schemes for Rural Women" to Lok Sabha on 21 April 1999. The functions of the committee included examining the measures to secure women equality, status and dignity in all matters and also considering the reports of National Commission for Women. They also undertook on-the-spot visits in connection with the representatives of elected Panchayat Raj institutions and municipal bodies.

Planning Commission (1999-2000) had given specific emphasis on empowerment of women. Besides the continuation of the important initiative programmes like Rural Women's Development and Empowerment Project (RWDEP) was introduced in the states of Uttar Pradesh, Madhya Pradesh, Bihar, Haryana, Karnataka and Gujarat for a period of five years. The overall objective of the project is to enable empowerment of women by establishing Self-Help Groups, which will improve the quality of their lives, through greater access to and control over, resources.
The year 2001 was observed as ‘Women empowerment Year’. April 24 is celebrated as 'Women's Empowerment Day', because it was on this day that the 73rd Amendment to the Constitution which reserved one-third of the membership of PRI for women, became operational - a historic day indeed (file:///A|/Empowerment of Women How and when. Htm Ashish Bose)

2.1.18 Urgency for Empowerment

Suman Chandra and Pradhan in their case study on ‘crimes against SCs/STs in rural areas: a study of causes and remedies’. Primary data were collected through case studies and visits to the crime-spots and interviews with affected persons. Apart from this, local informal leaders, NGO groups and non-official members of elected representatives of PRIs were also contacted. The Protection of Civil Rights Act and the Prevention of Atrocities Act need to be dealt with strong teeth, they suffer from failure of proper enforcement. The present implementation machinery should be revamped and the operation of the Acts should be brought under a separate pyramidal hierarchy similar to that of the regular police department for enforcing these acts, comprising men and women of proven rectitude. These cells should also be provided with proper enforcement machinery. (file:///A|/Crimes Against SCs.htm)

Rajshekar (1995) was the first to provide a Dalit view of the roots and continuing factors of the gross oppression of the world's largest minority through a 3,000 year history of conquest, slavery, apartheid and worse. He
offered a penetrating, startling overview of the role of Brahminism and the Indian caste system in embedding the notion of "untouchability" among Hindu culture, tracing the origins of the caste system to an elaborate system of political control in the guise of religion, imposed by Aryan invaders from the north on a conquered Dravidian civilization of African descent. He exposed the almost unimaginable social indignities, which continue to be imposed upon so-called untouchables to this very day, with the complicity of the political, criminal justice, media and education systems. He further questioned whether the Brahminist socio-political concepts so developed in turn influenced the formation of the modern Nazi doctrine of Aryan supremacy, placing the roots of Nazism deep in Indian history (file:///A|/Dalit The Black Untouchables of India.htm).

Statement by the International Dalit Solidarity Network on Discrimination on the Basis of Caste called India's "hidden apartheid," entire villages in many Indian states remain completely segregated by caste. It called on the members of the Preparatory Committee for the World Conference against Racism to: i) Ensure that caste-based and similar discrimination against marginalized populations in Asia be explicitly addressed in the agenda of the WCAR within the context of the definition of the term "racial discrimination." ii) Encourage the governments concerned to extend invitations to the Special Reporters on racism to investigate caste-based discrimination and other forms of discrimination based on descent in their respective countries, iii) Review the existence and implementation of
domestic measures to combat caste and descent-based discrimination in relevant countries (file:///a(/hrw).

2.1.19 Need for Dalit Women's Empowerment

Omvedt (1994) traced the history of the Dalit movement from its beginnings in the nineteenth century to the death of its most famous leader, B.R. Ambedkar, in 1956 especially in the states of Andhra, Maharashtra and Karnataka. She based her analysis on a modified historical materialism which takes into account the realities of caste, class and gender and included a critical analysis of Ambedkar thought which is the dominating ideology of the Dalit movement.

Jain, Shashi and Sudha (1997) in their study on Schedule Caste women in Uttar Pradesh used exploratory design and the method of interviewing and observation to investigate their premarital and family status, employment, corporate life, and social and attitudinal changes. The study done with 400 samples belonging to the schedule castes of Chamar, Dhobie and balmiki concludes that the various programs launched for this group have only touched the fringe of their problem.

Chenna (2001) argues that human being's right to live a life of fulfillment has been usually denied to the Dalit women who do find a proper place neither in a traditional system nor in modern society. The high caste has to resocialise itself to reconstruct its gender model. She explicated this fact that it is the Dalit women who have provided a base for unabased and unfettered feminity. The Dalit men who are powerless to protect their
women were also powerless to dominate them. Jain (1997) has attempted to investigate the broad pattern and process of Social change and the emerging pattern of status of the scheduled caste women as a person, as a family member and as a member of the society.

2.1.20 Strategies of Empowerment

Empowerment strategies were likely to be effective if they support women to mobilize peer groups and community resources (Mahmud, 1994). Conscientization and psychological priming had been found effective strategy than economic intervention (Narasimhan, 1999). However conscientization was not the only strategy of attitudinal change, female education and planned socialization too are potent strategies (Sharma, 2000:p.35).

The goal articulated in Cairo was to 'bring about more equitable relationships between men and women, and empower women to participate more fully in development' (Ashford, 1995). There was an urgent need to launch gender sensitization programmes for men in all walks of life, but particularly in formal organizations including police, judiciary and prison. The cause of gender equality can be served better by taking men along with women, and not by leaving them out so that the human race would be empowered and be able to live with dignity and equality.
SECTION -!! SELF-HELP GROUPS

Indian Government has taken lot of initiatives to strengthen the institutional rural credit system and development programmes. However formal sector credit agencies find it difficult to reach vast majority of rural people. The problem highlighted above required a complete paradigm shift where the flexible and responsive system meets the needs of the rural poor (Kapoor, 1999). Viewing it in the welfare programmes of Ninth five year plan (1997-2002) and shifting the concept of development to empowerment the Indian Government adopted the approach of 'Self-Help Groups (SHGs)' to uplift the rural poor.

SHGs have emerged as the appropriate people's institution which provided the poor women with the space and support necessary to take effective steps towards greater control of their personal and social life. It is not a static body rather it grows in its resources and management skills of its members. Their increasing confidence has motivated them for enhanced involvement in public spheres and has provoked them to undertake common action programmes.

2.2.1 Concept of Self-Help Groups

'Self-Help Groups were voluntary small group structures for mutual aid in the accomplishment of a specific purpose. They were usually formed by peers who had come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem,
and bringing about desired change’ (Katz and Bender, 1976). In the western context, the self-help activity was identified as therapeutic, social, educational, community action and research. Knight and Hayes (1981, ch.2) identified seven distinctive characteristics of Self-Help Groups such as voluntary activity, members having shared problems, meetings for mutual benefit, sharing of the roles of the helpers and the helped, constructive action towards shared goals, groups run by members and groups existing without outside funding.

In India, Self-Help Groups were considered as homogeneous groups of the rural poor, voluntarily formed to save whatever amount they can, out of their earnings. They mutually agreed to contribute to the common fund of the group to be lent to the members for meeting their productive and emergent credit needs. According to the Tamil Nadu Corporation for Development of Women (1999) Self-Help Groups were small, economically homogeneous and affinity groups of rural or urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

Self-Help Groups (SHGs) formed in rural India usually consisted of fifteen to twenty members hailing from a certain locality with similar socio-economic backgrounds. The unregistered groups operated on the principles of mutual trust, cooperation and interdependence. Preference in memberships was offered to the poorest of the poor, handicapped, widow,
deserted and Dalits. The leaders were selected from members of the group. Where there was nobody to help the helpless mass the concept of 'self-help' could be introduced. Hence, it would enable them to comprehend the need and to design the remedial measure accordingly. One of the significant features of 'self-help' was, to make people not to rely on the government or non-government organization to improve the infrastructure facilities needed for the village (TH, 2001, Apr 15:p.ii). Hoping to achieve this target SHGs women were making collective efforts.

2.2.2 Composition of SHGs

SHGs are formed by both women and men. Most of the groups had either women or men exclusively. However one could find mixed combination too. Women belonging to various religions, namely - Hindus, Muslims and Christians formed SHGs. Surprisingly even the Muslim women enthusiastically participate in the SHG activities (TH, Aug 28, 2001 :p.3.). Women form various caste groups and languages also formed SHGs. In the wider context term 'Dalit' gives them new identity, it had seldom united the sub-castes namely Chakiliyar, Parayar, Pallar, Arunthatiyar, etc., as one group. On the contrary, in SHGs the Dalit women were brought together under the banner of 'oppressed women' against caste discrimination.

Women from both organized and unorganized, came together to form SHGs. For instance Dhobis had formed SHG to enhance their socio-economic conditions of living. Regarding the social class it was the poorest
of the poor who were focused in SHGs. It was done with a view of bridging the gap between the rich and poor.

2.2.3 Formation of SHGs

Organizing the women and developing their capabilities in the process of forming SHGs is essential as well as tedious task. It involves series of tasks in a sequence. After the decision to work in a new block or district, the NGOs collect secondary data from statistical institutions. Primary data are collected through village visits and conducting Participatory Rural Appraisal (PRA). Certain NGOs in recent past use only the Below Poverty Line (BPL) list of the district and choose members from the list. It is done in viewing of instant accessibility of Government subsidy loans. More than two or more NGOs working in the same villages and the women becoming members in more than two groups are common in a few villages.

While selecting the villages the needy or potential villages are given preference. Villages that are remote and lack infrastructural facilities like electricity, roads, drinking water, etc., and that have low illiteracy rates and high mortality rates are given priority. Hamlets with less than 100 families and that have intense exploitation of money lenders was considered. Concentrations of villages where traditionally deprived communities like Dalits and other denotified communities reside were given preference in choosing the villages. Village mapping for the selected hamlet depicting houses, streets, trees, infrastructure like school, Government buildings,
temples, water facilities, etc were done with the facilitation of women. It would give an exact number of families living in the village and help in understanding the development intervention points for the village. Wealth ranking could be done simultaneously.

2.2.4 Seeding the Concept

Calling for a special meeting of the poor women and explaining the concepts of SHGs would convince them of forming new groups in their village. Involvement of women from nearby villages and the motivation given by them in the meeting may enable the new members to have better understanding. If they are willing to form SHG selected members could be taken for an exposure visit to close by villages where SHGs are functioning effectively.

SHG meetings normally begin with an awareness song. Naming of SHG is generally done by the members. They frame norms and operational guidelines relating to the SHG functioning, savings and lending. After selection of animator, representative-I and representative-II, they define their roles and responsibilities. All the members sign in the minute book to approve the proceedings of the SHG. During the initial stage the NGO staffs need to take additional efforts in establishing rapport. If needed, they have to stay in the remote villages overnight and motivate the leaders and the members.
2.2.5 Promotion of SHGs

SHGs are organic in terms of their development and pass through various phases before getting stabilized. To begin with SHGs have to stabilize the regularity of meetings, participation of members, maintaining of books, regular transactions of savings and lending among members with little or no outside support. The process of stabilization is influenced by various factors which include the span of SHG, awareness of members, leadership, interaction among members, training programmes and common activities undertaken by the group.

According to Dhan Foundation (1998) the preformation period of the group may be 1-2 months in which the initial identification of the group is done. During the formation period 3-6 months often self-selected 15-20 women form a SHG. Evolving of rules and norms for conducting the meetings takes place. They begin to save and maintain accounts. SHG members training and animators training programmes are arranged. Literacy and numeracy classes are conducted for the members.

In the stabilization period 7-12 months SHGs regularize and increase savings. They start giving and repaying of loans. They begin to interact with other groups, Government and private institutions. Groups are linked to the banks and they begin to avail bank loans. SHGs join the cluster and block level federations in the panchayats. They begin to involve in common issues too. It includes improving of their living conditions, basic amenities,
etc. NGOs are expected to reduce their direct interactions with the SHGs so that the groups would become self reliant.

During growth period 19-25 months the linkage with the banks are intensified. NGOs enable them to venture into productive activities. Their cluster level activities are improved. The expansion and diversification period (25 months and above) focuses on creating assets for individual members or for the groups. Each SHG has to become an individual institution and the federations have to manage or supervise the SHGs. NGOs support in formalizing linkages with other institutions.

2.2.6 Changing Role of NGOs

The role and involvement of NGOs change continuously pertaining to the growth of the SHGs. When the roles are taken over by SHGs and banks the NGOs change their role promoter to facilitator or enabler. Meanwhile the SHGs move from the state of an observer to becoming an owner and manager of the process. In the growing stage NGOs extended their resource persons to the groups, as an advisor promote clarity regarding Income Generation Programmes (IGP) and support them in entrepreneur adventures.

2.2.7 Functions of SHGs

In view of carrying out the empowerment of women the SHGs are expected to take on certain functions which are essential. Documentation on the happenings of the SHG and their involvement with the wider society
is considered to be vital. Small savings details are maintained by the members themselves.

SHGs maintain proper accounting and book-keeping as an essential part of its system. Minutes book, receipts, vouchers, cash book, general ledger, members pass book and sub ledger for members are usually maintained in each group. All the financial transactions are recorded in these books. Individual pass books are given to each member while other books are retained at a common place; generally it is kept in a bag at the leader's house. Mostly SHG proceedings and accounts are either written down by the animators or the NGO representative. The books are supplied by the TNCDW for their SHGs whereas in other group maintained by Dhan Foundation or MYRADA the groups were asked to contribute towards the cost of the books. All the books of accounts of the SHGs are to be audited once a year. However, most of the Groups do not give due importance to it.

In the group meetings where all the members are present the financial transactions take place namely collection of savings, loan installment, issue of loans, etc. The meetings are conducted on affixed date and continue for two to three hours. The members make their financial appeals to the group members based on their needs and mode of repayment the loan is being sanctioned by the group. After disbursing the loans the balance money is deposited in the bank either by the animator or the representative I or II. Besides financial transactions they also discuss the important and current issues pertaining to women and the society.
Financial sources are mobilized internally and externally. Internal sources are their regular savings of the members, interest earned on loans, common fund of the group and loan repayments from members. Interests collected from the members vary from twelve to eighteen percentages. It was decided by the members itself. The members who are not paying their loans and interest are demanded to pay penalties. External sources are received from banks, NGOs or federations. Grants and subsidies given by the state and central Governments as SGSY and THADCO add to the external sources.

The SHGs members met periodically i.e. once or twice a week, once a month in a common place of the village. It reinforced their faith of interdependence and solidarity. Those who failed to attend the meetings consecutively for 3 months period lost their membership however pregnant women and lactating mothers were exempted. It had been observed that participation ranged from 96-98 per cent and the members met invariably on critical situation to sort out the issues for solutions. The meetings were held often after 6 p.m. in a common place at the convenience of women who returned from fields and finished cooking at home. Periodical meetings and training programmes were organized for the SHG members with the support of NGO or Bank.

SHGs encourage savings among its members. Thus the 'Mathar Sangams' or women groups started savings campaign in early 90's. With an emphasis of governmental agencies in1997 and with the support of NGOs
women groups regularized savings. SHGs deposited their savings in the local nationalized banks. Poor women who had no accessibility to the banking sector started having cordial rapport with bankers. It also reduced the burden of handling huge individual accounts for banks and the transaction costs of lending also lessened. Lending of small loans in SHGs and linkages with banks were established in 1998. Group loans varied from Rs.20,000/- and above depending on their savings.

SHGs also promoted democratic culture and provided the women with opportunities to imbibe norms of behaviour that are based on mutual respect. Hence they were able to foster concern even in internal lending of loans based on the individual needs and priorities. It provided a firm base for dialogue and cooperation in programmes with other institutions like Government departments, cooperatives, financial and Panchayati Raj institutions.

The SHGs engaged not only in productive economic activities but also in social empowerment and capacity building of rural Dalit Women. Health education, medical facilities, literacy, alternative agriculture practices, leadership qualities and team building are other activities of SHGs. Various studies revealed that SHGs ensured the 'we-feeling' among the members achieving the group cohesiveness and accorded a social identity to the rural Dalit Women. It also enabled them for collective bargaining while keeping up their dignity. The "non-productive and non-asset worthy", naive village women had become agents of social change.
and economic development of the community through decentralized means of empowerment.

2.2.8 SHG - The Stem of Schemes

2.2.8.1 Panchayats

SHGs which were functioning well had the credibility and the power to ensure their participation in identifying, planning, budgeting and in the implementation of Panchayati Raj programmes for their village. Leadership training received in the SHGs has also enabled them to participate effectively in local panchayats. The significant number of SHG women as panchayat leaders and ward members were proof to this phenomenon (ref: Table 1.4).

2.2.8.2 Cooperatives

SHG promoted the women to expand their work regime from mere micro-finance to cooperatives and small scale industries. The financial availability offered opportunity to budding Entrepreneurs. The efforts of entrepreneurs resulted in All Women Milk Cooperative Society, Cooperative Banks, and Cooperative Society for Vegetables and Fruits, etc.

Dubhushi (2000) examines the empowerment of women in Cooperative societies of Maharastra. Though women could play a valuable role in cooperatives, their place and presence is marginal. This gap and deficiency would be obliterated with more affirmative action like adequate action like adequate representation of women from the grass roots to the highest level of the movement, greater access to education
and training, improved HRD strategy focused on women participation and commitment to the top management.

Bhatt (1989) describes the plight and struggles of self-employed women in Gujarat, India to demand worker’s rights and to overcome injustice. Central to the empowerment process are the strategies of struggle and development; Struggle entails fighting for one's rights and interests through the trade union, while development involves building alternatives economic structures such as co-operatives.

Jayesh and Venkatakrishnan (2001) in their attempt to study Women’s Empowerment in Madhya Pradesh portray that the Jhabua District administration effort to start income generation activities for tribal women of this district had been the saga of their empowerment. The production of low cost, fortified food supplement for the beneficiaries of the ICDS was taken up by village women's groups in Jhabua. Village women's groups have engendered enthusiasm and self-confidence through income generation. These 152 women have registered themselves under the name, The Amrut Mahila Audhyogic Cooperative Society Limited'. Social campaigning, village level meetings, formation of core groups and training programmes were few of the strategies followed by them. However the authors denote that long term sustainable changes depend on constant monitoring, evaluation, Government policies and the dynamic documentation.
2.2.9 Discipline - SHG watchword

Discipline had been watchword in the successful SHGs. Attendance was compulsory and a member who was absent was fined up to Rs.5. However, leave could be taken on genuine grounds. Medical leave was also sanctioned judiciously. If the ailment was not serious enough, the absentee member had to pay the fine. Latecomers had to pay Rs.2. Failure to pay the bank deposit or loan installment also attracted fine. Consequently loan recovery was 95-100 per cent (TH, 2001, Apr15:p. II & Nov 6, 2000:p.5.). It had proved high credit-worthiness of the women and paved way to the growth of SHG movement. Groups that had lenient in their rules and regulations had functional difficulties.

2.2.10 Linkages to Bank

SHGs, which were organized by either NGO or GO had to be linked to the commercial or nationalized banks to get financial assistances. If not even with higher performance they would be able to avail the loans (TH, 2001, Feb27:p.5). Thus SHGs provide the individual women or women as a group to create assets. It is done based on the strategy to provide each of its member's opportunity to improve their personal and public life economically. Some of the funding agencies which help SHGs are NABARD, RMK, SIDBI, HUDCO, HDFC, SGSY, FWWB (Friends of Women World Banking, Ahmedbad), and Co-operative Banks. (Mutram, June 2001:p.18). Individual loans, group loans and revolving funds were offered.
2.2.10.1 Individual Diminutive Loans

The characteristics of credit needs of the poor women were small, frequent, urgent and unpredictable (Kapoor, 1999:p.9). Most of these loans had been utilized for consumption purposes namely food, marriage, religious festivals, medical and other household expenses. Besides limited number of them had used for Income Generating Programmes (IGP) such as purchase of goat, milch animals, poultry, bullock cart, fertilizers and electric motor. In most the cases though it had met their immediate needs it could rarely create a regular source of income for the group members. On the other hand there were SHG women who took loans by mortgaging their lands had redeemed them, while a few had even purchased land (TH, 2001, Apr 15:p.ii).

2.2.10.2 Group Ventures

Real empowerment of women could be achieved only through creating opportunities for realization of collective strength (TH, 2001, Mar20:p. 5). The willingness of officials to entrust the fair price shops or PDS shops had increased their self-confidence. By Nov2000, 18 fair price shops were handed over to women in Nagapattinam district (TH, 2000, Nov26:p. 3). Another four SHGs had sought permission for setting up a fair price shop in Pudukurichi village of Alathur block (TH, Mar23, 2001 :p.3). A conglomerate of six SHGs in Venmankondam had planned to run mini-bus service in their area (TH, Mar23, 2001 :p.3). While SHG women near Trichy had made it a reality by owning a mini-bus plying between Mannachanallur
Another SHG is facilitated to get a mechanical dry cleaning centre at a cost of Rs.2.5 lakhs (including a subsidy of Rs.1.25 lakhs) under SGSY through DRDA (TH, Aug 14, 2001 :p.3).

### 2.2.11 Support from Men

Women could be successful only by collaborating and cooperating with their counterparts. But men who refused to welcome their changes, treated women violently. Gradually these men who were considered as the last curdle had become supportive of the women's group works. The unemployed men acknowledge that their wives were main bread earners in the family (TH, 2000, Nov 9:p. 5). Success of women had also motivated men to organize SHGs for themselves (TH, 2000, Nov 21 :p. 5).

### 2.2.12 State Initiative in SHG movement

In India, Tamil Nadu had been successful in SHG movement. (TH, June, 25, 2001 :p.11). About 38,000 SHGs with 6.8 lakh women had been formed in the state under "Mahalir Thittam" and Rs45.91 crores mobilized as savings in Mar, 2001. Among them 45.2 per cent of SHG members belonged to Dalit community. 75 per cent loan with 50 per cent subsidy could be provided to Dalit women groups and 25 per cent loan amount with a subsidy of Rs10,000 for individuals.

### 2.2.13 SHGs in Dindigul District

Dindigul district had figured in the third phase of TNCDW - *Mahalir Thittam* from Nov, 01, 1999. In the 14 blocks of this district, 82 Non-
Governmental Organizations (NGOs) had been actively involved in organizing the SHGs in rural areas. Among them, 39 NGOs had enrolled with TNCDW to form and to organize SHGs. Dalits constituted 19.95 per cent of the total population of Dindigul district. And 45.2 per cent of SHG members were Dalit women. Women were encouraged to be entrepreneur in different economic activities. An exhibition-cum-sale on products made by SHGs was organized at Dindigul in Dec 2001 (TH, Dec 23, 2001 :p.3).

2.2.14 Learning and Awareness

SHGs were also centers of learning and enlightenment. SHGs as a collective learning forum of rural women created a friendly environment. It was more effective than the individual and classroom approach. The members became more articulate and no injustice was tolerated under the 'culture of silence'. They were courageous to meet officials and express their demands. The habit of taking part in Grama Sabha and Panchayat meetings revealed the political awakening among Dalit Women. They remarked that in the meetings they were given due respect and the sangam had imbied in them self-confidence to speak in front of men folk.

Small savings, group support and the added life insurance have made them realize the importance of economic independence. They have not only planned budget but also planned small families. It has become a norm among their members; otherwise the women are questioned in their SHG meetings.
2.2.15 Budding Entrepreneurs

Calculative choice of trade and appropriate technology was essential initial step in technology transfer. Ready made garments were made the garments by SHG women and were sold by their men folk (TH, Aug 28, 2001:p.3). In Pudukottai District SHG women had successfully ventured in sale of bangles and in quarrying (TH, Sep 11, 2000:p.5). Some of them had turned entrepreneurs by taking stone quarries for lease as a group (TH, Dec 13, 2000:p.5). Women undertook capital works like laying roads and check dams. Another area had been successful in promotion of a string of dairy and poultry farms (TH, 2001, Apr 15:p.11). There were SHGs, which were involved, in the traditional manufacturing of tapioca, appalam, making soap, pickles, jam, jelly and curry powder too (TH, July 2, 2001:p.3).

Activities such as the cultivation of medicinal plants, vegetables and fruits, production of cones etc were also encouraged (TH, July 25, 2000:p.3.). Recently the Aavin marketing network in rural areas was exploring the feasibility of appointing women SHGs as milk distribution agents (TH, Dec 14, 2001:p.4). If so the SHGs could play a major role in wiping out unemployment in rural areas. In a unique experiment aimed at involving the parents of child labourers in the rehabilitation in Pudukottai District. The administration here had handed over nearly 40 child labour special schools to SHGs, comprising mothers of the students enrolled to ensure children's attendance and women's cooperation (TH, Nov 23, 2001:p.3).
Running provisional stores and renting out the tractor had been the indicators that given the chances SHG members would prove that they were efficient managers who would generate wealth through honest means (TH, Mar11, 2001 :p.3). The Biotechnology Park for Women, near Chennai was expected to provide centralized services like information, training and electronic marketing facilities for many women seeking to find avenues for remunerative self-employment (TH, July 27, 1999:p. VIII). Without the market, growth cannot be achieved; and without Dalit participation in the market, equity cannot be achieved (TH, Sep 5, 2000:p.12).

2.2.16 Training and Capacity Building

Proper training boosted the innovativeness and capabilities of the members of the SHG women. A SHG member who was trained in Agriculture Center was able to learn new techniques in cultivation and also can assess the soil fertility. They could train their members in line sowing, which was a new method of raising crops (TH, 2001, Apr15:p.ll). Similarly in Kanyakumari district DRDA planned to provide training to the members in fish farming and coir products making in association with the Central Institute of Fisheries Technology and Coir Board. Also on cards was to provide training in tapioca product manufacturing. SHG women here were involved in agarbathis (means ‘incense sticks’) making and were trained in lace and embroidery too (TH, Mar8, 2001 :p.3). The State Government had proposed to impart specialized training to about 5 lakhs SHGs over five years (TH, Nov6, 2001 :p.4).
2.2.17 Eco-friendly SHGs

SHG women were given environmental education. It was reflected in the first state level fair (known as 'Mahalir Shakthi Mela') they conducted at Madurai on Feb 2001. The products of the fair were eco-friendly nature. Even plastic carry bags were not available at the venue of the fair (TH, Feb17, 2001 :p.3). A permanent bazaar for SHG products too was established here (TH, Feb19, 2001 ;p.3). A website exclusively to facilitate the promotion of the sale of products manufactured by various SHGs has also been proposed (TH, Mar8, 2001 ;p.3). Efforts were made to involve SHG women in soil and water conservation projects (TH, Dec 26, 2000:p.3) and the Environmental committee in Trichy involved members of women SHGs in the afforestation programme (TH, Dec 9, 2001 ;p.3).

2.2.18 Challenges ahead

SHGs need to gear up to face the challenges posed by globalization. Switching over from individual to production-based group lending would multiply their assets. Though initially SHGs were started as a saving forum, the time had come to restructure it to produce globally competitive goods and to meet the demands of growing markets (TH, 2000, Nov 27:p.5). The 'Mahalir Shakthi Mela' organized in different District Head Quarters did not seem to solve the marketing problems. Consequently the innovative and productive skills of SHG women were sapped for want of suitable agencies to market their works (TH, 2001, Feb 23:p.3).
2.2.19 Opportunities in SHGs

Dalit women had to grapple with discrimination due to caste hierarchy and untouchability on the one hand, and extreme deprivation and poverty amidst political, legal, religious and cultural constraints on the other hand. Consequently, the training programmes and policies need to be designed specifically to improve the status of rural Dalit women taking into account the nature of the interconnections and variations of gender, caste and class oppressions at all level.

At present the loans were offered from central Government as SGSY, from State Government as *Mahalir Thittam* and from national or international funding agencies as credit programmes. To make these credit facilities more successful, viable and to reach all sectors of lower class, the funding agencies (Governmental or Non Governmental) should limit their area of operation. DRDA could initiate and play a constructive role in channelising these benefits to the remote villages.

Process of lending loans was to be kept the consumption and productive purposes of the members living below the poverty line. As their purchasing power was limited, the loans need to be small, timely, frequent and purposeful. To begin with a huge sum of loan won't do any help. Instead, the mode of repayment could be regularized as it begins with a reasonably small proportion. Adequate skill training in planning, production, marketing and evaluation could be given to the rural women to undertake the Entrepreneurial Development Programme (EDP), while choosing the
trade, the essential needs of the local people need be prioritized. Training programmes need to be focused to instill self-esteem, self-confidence, communication skills, and leadership qualities among the women members.

The full-day training programmes could be arranged during the off-seasons, while periodical training programmes for SHG can be kept in the late evenings in their villages itself. Though TNCDW had come out with exemplary modules, it has to adapt to the culture of the soil and the methodology need to be simple and comprehensive. Unhealthy competition among the NGOs in lending loans and false assurance may ruin the growth of SHG women and rural development. Instead working towards improving their borrowing power by regular employment and just wages may be encouraged.

Integral education of rural women needed to be stressed. As children were their greatest assets, their regular and holistic education could be given good care. Career guidance could be offered to these children in need. Banks needed to be people-oriented more than finance oriented. The poor had a long way to reach the acceptance from the banker's view. Their periodical visits would improve their relationship with the rural women. Constant contact of local animators and NGOs and the occasional visits of the officials were necessary for the enhanced performance of SHGs.
2.2.20 SHG in other States of India

From the mid-eighties micro-finance has become a key strategy in Kerala for poverty alleviation and empowerment of women narrates Jaya Anand (2000). Panchayati Raj system are not functioning up to expected level rather the concept of Neighbourhood Groups (NHGs) has emerged as the cardinal tool for realizing face to face democracy. In these Ayalkootams or Self-Help Groups (SHGs) are formed subunits. The study of Alappuzha experience has proved itself in empowering women economically, socially and politically. However, it was observed that a few women dominating the show and focus of empowerment should be on of the entire group. SHGs and micro-credit cannot be a panacea for all the ills of the rural society instead it has to be supported by micro-enterprises.

Ramana Rao (2001) in his study on the impact of institutional credit on the socio-economic condition of rural women in Self-Help Groups in Bidar district of Karnataka documented the experiences of micro credit movement through self-help groups, which are promoted to serve the micro credit needs of the poor for a sustainable livelihood system. The sample size consisted of 10 SHGS, 50 SHG members and 20 micro-entrepreneurs. This trend indicated that a few members have taken loans more than once and shows increased awareness in the credit linkage programmes with the Banks. The average amount of loan disbursed has increased four times during the five years. Purpose-wise credit demanded by SHG members indicated that a good proportion of SHG
members i.e. 25 per cent have demanded credit for business purpose, 24 per cent of SHG members for agriculture purpose, 22 per cent for dairy, 4 per cent for goat and sheep rearing, household consumption for 15 per cent, medical 7 per cent and house repair 3 per cent.

Mohiuddin (2001) and group conducted their study in the districts of Tiruvannamalai (Tamil Nadu), Kodarina (Jharkhand), Mysore (Karnataka), Panna (Madhya Pradesh) and Hissar (Haryana). Both group and individual swarozgaries were interviewed through structured interview schedule and focus group discussions. The data drawn were qualitative in nature and the conclusions drawn cannot be generalized. The findings were presented in the form of five case studies. These action points were divided into operational and policy issues.

Menaka Devi (2000) studied the functioning of the Self-Help Groups in Dindigul District of Tamil Nadu. These SHGs were started in Vadadamurai and Vedasandur blocks in 1995 by NGOs. The findings of the report insisted the need of education for autonomy of women in SHGs (illiteracy level - 43.33 per cent) and to have the training programmes in the milieu for its effectiveness. Kavitha (2000) has studied the feasibility of SHGs becoming micro enterprises. Case study method was adopted to cover the 10 SHGs from three districts of Dindigul, Vellore and Thuvanamalai. Data from the office bearers were collected with a well-structured, pre-tested interview schedule. With limited infrastructure they were hesitant to enter into new undertakings.
2.2.21 Empowerment through Self-Help groups

Vijayanthi (2000) attempted to explain the process of women's empowerment and find out the levels of awareness creation, decision making, self and group empowerment among women from Self-Help Groups formed under Comprehensive Community Development Programme implemented in five slum areas of Chennai. The sample of 100 was selected by using simple random sampling and structured interview schedule used for this exploratory study. In awareness - the environmental sanitation (0.98), in decision making - education of children (1.23) and in self empowerment - perception towards family (1.97) was scoring maximum.

Santiago (2000) in his conceptual discussion showed the practical importance of Self-Help Groups for empowering the rural poor. With their regular development training, the SHGs thus produce a spiral effect: savings and credit, health action, legal literacy, skills training, investment production, more employment and income, better wealth distribution, action on social issues, networking, countervailing power, stronger negotiating strength, greater political weight, structural changes, etc. Consequently the SHG movement has proved that the SHGs can become an important tool in the hands of rural poor.

Swarnalatha (1997) perceived that the process of empowerment of women to run thrift and credit programmes on their own and also to address other developmental issues of the community involves a lot of
training. Consequently she has come out a handy training manual to all those interested in empowerment of women. The module included initiation of a new group, support of SHGs at different stages of development, monitoring and evaluation of group activities and building up of leadership. It was based on the experience of RASS (Rayalaseema Seva Samithi), Thirupathi, a renowned voluntary agency of Andhra Pradesh.

2.2.22 Self-Help Groups of Dalit Women

Sakuntala (1999) in a powerful and provocative work argues that alleviation of poverty will not automatically lead to women's empowerment. She emphasizes the need for bringing about attitudinal change among women specifically rural schedules caste and scheduled tribe women as the most important step towards empowerment. The study compares the effectiveness of state initiatives i.e. Andhra Pradesh with the motivation and conscientization strategy advocated by AWARE (Action for Welfare and Awakening in Rural Environment), a non-governmental organization working in 6,000 villages spread over seven states in India. The analyses of a sample of 33 villages from five districts of Andhra Pradesh and various case studies concludes that it is the mindset of the policy makers, bureaucrats and particularly the women concerned that must change in order to march towards the empowerment of women.
SECTION - III  SELF-HELP GROUP MOVEMENT

2.3.1 Origin

Muhammad Yunus (1976) of Chittagong University in Bangladesh introduced the concept of "Nijeri Kori' (which means literally 'we do it ourselves' or self-help) for poor women to start small business through Grameen Bank. Now the bank has more than 1000 branches and 12,000 workers and a saving fund of $32.92million. The Self-Help Group movement became silent a revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, have taken up this on a large scale. In 1997, World Micro Credit Summit at Washington converged the developed and the developing countries to tackle the serious problem of poverty by using micro credit as a tool to empower the poorest sections. A global movement has been launched to reach 100 million of the world's poorest families by the year 2005.

2.3.2 Programme Route of SHGs in India

There is a very strong role for civil society organizations in this process. The state can not, and should not, empower women. What the state can do is to create enabling conditions which legitimize a change in women's position (Srilatha, 1997). In promoting SHG movement both Governmental and Non-Governmental agencies were involved. SHG movement had been designed to benefit women, especially in rural belt, towards providing them social status and identity (TH, July10, 2000:p.5).
Hence, Central Government had invited the state Governments to involve in the SHG movement. A two-day conference of Rural Development Ministers of different states was held at Hyderabad on 23-24, June, 2001 to launch at least one SHG or self-employment activity in each of the 14 lakh habitation in the country by 2004 (TH, June 25, 2001:p.11.). In India, Tamil Nadu and Andhra Pradesh had been successful in SHG movement. Therefore the central Government had asked the state Governments of Orissa, Bihar, Jharkhand, Chhatisgarh, MP and UP to provide the same momentum in SHG movement for their development (TH, June 25, 2001 :p. 11.). The following model was followed in all over India.

**FIGURE 2.2**
Programme Route of SHGs in India

<table>
<thead>
<tr>
<th>Central government</th>
<th>State government</th>
<th>Funding agencies</th>
</tr>
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<tbody>
<tr>
<td>SGSY</td>
<td>'Mahalir Thittam'</td>
<td>Credit programmes</td>
</tr>
<tr>
<td>DRDA</td>
<td>Dist.Project Office</td>
<td></td>
</tr>
<tr>
<td>BDO/Bank</td>
<td>NGO</td>
<td></td>
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<tr>
<td></td>
<td>NGO</td>
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</table>

Self-Help Groups

Leaders

President

Secretary

SHG members
Various poverty alleviation programmes are streamlined through SHGs. Central government uses SHGs as a medium to disburse SGSY and state government renders 'Mahalir Thittam' through SHGs. The other national and international funding agencies streamline the credit programmes via SHGs.

2.3.3 Indian Experience of SHGs

In India, NABARD (National Bank for Agricultural and Rural Development) has taken the initiative to set-up the SHGs and funded MYRADA, an action-research project on 'Savings and Credit Management of Self-Help Group' in 1986-87. This was aimed at providing financial services to the marginalized and neglected poor. This experiment yielded useful insights; consequently after extensive consultations with Reserve Bank of India (RBI), Commercial Banks and Non-governmental Organizations (NGOs), NABARD launched the pilot project of linking SHGs with commercial banks in 1991-92. About 148 banks and 265 NGOs actively participated in this programme and 2,50,000 poor families were brought into the fold of institutional credit on 31, March 1998.

The Central Government had asked the NABARD and the SIDBI to cover 50,000 Self-Help Groups to develop micro-enterprises during 1999-2000 and the coverage to cross over one lakh group during 2000-2001. Special emphasis was placed on promotion to the micro enterprises in
rural areas set up for vulnerable sections, including women, Scheduled Castes, Scheduled Tribes and other Backward Castes.

2.3.4 Support to Training and Employment Programme (STEP)

Launched in 1987, the programme of Support for Training and Women Employment Programme assists poor and asset less women in the traditional sectors and aims to provide a comprehensive package of upgradation of skills through training, extension inputs and market linkages. Since the inception of STEP in 1987, about 4,16,945 women have been assisted through 72 projects launched in the States of Andhra Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Kerala, Karnataka, Maharashtra, Manipur, Madhya Pradesh, Orissa, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal.

Of the total coverage of 4.17 lakh women, 3.47 lakh were assisted in the Dairy Sector, followed by 25,300 in Sericulture, 20886 with Handlooms, 16000 through Handicrafts and the rest of the 8000 women were provided skills and assets for taking up Fisheries, Poultry, Horticulture, Carpet Weaving, Knitting etc. During the Ninth Plan, 11 projects benefiting about 85000 women were put into action with a total investment of Rs. 19.73 crores. During, 1999-2000, there exists an outlay of Rs.15 crores to benefit 16000 women. (file://AI/Dialoaue Box-Planning Commission.htm)
2.3.5 Training Cum Production Centers

A programme called Training-cum-Production Centre (popularly known as NORAD) was launched in 1982-83 with the assistance from the Norwegian Agency for Development Cooperation to improve the lives of young women or girls especially school drop-outs and semi-literates, by extending training in non-traditional trades like electronics, watch assembling, computer programming, garment making, secretarial practice, community health work, embroidery, weaving etc. Under NORAD, as many as 1365 projects benefiting 1.99 lakh women have been approved since 1982-83. From 1996-97 assistance received under NORAD has been supplemented with domestic resources. Out of the total outlay of Rs.18 crores during 1998-99, Rs.13 crores was raised from domestic resources. Up to Dec 1998, the Department of Women and Child Development has sanctioned 81 projects to benefit 6805 women. For the Annual Plan 1999-2000, an outlay of Rs.15 crores has been budgeted.

2.3.6 Rashtriya Mahila Kosh (RMK)

Rashtriya Mahila Kosh (RMK-National Credit Fund for Women) a scheme of the Central Government was set up in 1993, with an inspiration from SEWA, Ahmedabad. It has established itself as the premier micro-credit agency of the country. RMK has managed to lend resource amounting to Rs. 37.00 crores through 712 NGOs, who have been able to further support approximately 20,000 Self-Help Groups (SHGs) as on 31st March, 2000. In the vision statement 2000 -2005 RMK has focused to
work with women for their empowerment through the provision of credit for livelihood related activities and estimated to assist approximately 3.3 million individual beneficiaries over the next five years (assuming an average per capita loan of Rs.3000) and emerge as a major player in the poverty alleviation strategy of the country (file:///A|/Rashtriya Mahila Kosh.htm).

2.3.7 Indira Mahila Yojarta (IMY)

An expenditure of Rs. 12.07 crore was incurred on Indira Mahila Yojana (IMY) during 1995-96. As the Planning Commission felt the need for having a quick evaluation of these 200 experimental projects, no expansion was allowed in the Ninth Five Year Plan. In accordance with the decision of the Planning Commission, a Joint Study Team of the Officers of the Department of Women and Child Development and of the Planning Commission conducted a ‘Quick Evaluation on IMY’, on a sample basis, in 1997, in the States of Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal and Goa. The Study has pointed out some of the important lacunae viz. Lack of training, non-availability of funds for income generation and convergence of services and absence of animators at the block and grass-root levels. The findings of the Study also concluded very clearly that IMY, despite its weaknesses, revealed that Self-help Groups for Women even in their own rudimentary form are very good vehicles for empowering women.
2.3.8 National Commission for Women (NCW)

The National Commission for women, set up in 1993, has a mandate to safeguard the rights and interests of women. The Commission continued to pursue its mandated activities, namely review of law, investigation into specific individual complaints of atrocities and appropriate and feasible remedial action to safeguard the interests of women. The Commission has accorded highest priority to securing speedy justice to women. During 1998-99, an outlay of Rs.2.50 crores was approved for this scheme but the same was revised as Rs.1 crore. Provision of Rs 3.50 crores is available for the Commission during 1999-2000.

National Commission for Women provided a platform for realizing the aspiration of millions of Indian women and enabled them to participate on an equal footing in the developmental process of the country. NCW and Dalit women of Alanganallur village Madurai had an interaction session in April 2001. The major objective of Public Hearing of Dalit women was to identify those women who were either subjected to cruelty and violence - physically, mentally and socially- by members of their family or others in the society. The programme was to generate awareness among Dalit women about the legal and constitutional provisions and opportunities available with the Governmental and Non-Governmental Organizations to serve and safeguard them from the onslaught of male chauvinism and gender in-tolerance (TH, 2001, Apr8:p.5).
2.3.9 National Policy for Empowerment of Women

As a follow up action to the commitments made by India during the Fourth World Conference on Women held in Beijing during Sep1995, the Department has drafted a National Policy for the Empowerment of Women after nation-wide consultations to enhance the status of women in all walks of life on par with men and actualize the constitutional guarantee of equality without discrimination on grounds of sex. In 1995 the draft policy was circulated to select women organizations for holding regional level consultations with State Governments, State Women Commissions, State Social Welfare Advisory Boards, Women's Organizations, Academicians, experts and activists.

2.3.10 Parliamentary Committee for Empowerment of Women

The Parliament has constituted a committee on the empowerment of women consisting of 30 Members, 20 Members to be nominated by the speaker among Member of Lok Sabha and 10 Members to be nominated by the Chairman, Rajya Sabha from amongst Members of Rajya Sabha. The functions of the Committee include, inter alia, considering the reports submitted by the National Commission for Women, and to report on the measures taken by the Union Government for improving the status / condition of women. The Committee has submitted its first report to the Lok Sabha on 4th Apr21, 1999. file:///Al/Women.htm.

A National Resource Centre for Women as an autonomous body with the objectives to orient and sensitize policy planners towards
women's issues, facilitating leadership training and creating a national data base in the field of women's development is being set up with DANIDA assistance (file:///A|/Women.htm).

2.3.11 Rural Women’s Development and Empowerment Project (RWDEP)- *Swa-Shakti* Project

The Rural Women’s Development and Empowerment Project, also known as the *Swa-Shakti* Project had been sanctioned on 16.10.1998 as a centrally - sponsored project for a period of 5 years with an estimated outlay of Rs.186.21 crores. In addition, an amount of Rs.5 crores is being provided during the project period, for facilitating the setting up, in the project states, of Revolving Funds for giving interest-bearing loans to the beneficiary groups primarily during their initial formative stage.

The overall objective of the project is to strengthen the processes, and create an environment for empowerment of women. Its specific objectives are:

> Establishment of 7400 to 12000 self-reliant women's self-help-groups (SHGs) having 15-20 members each, which will improve the quality of their lives, through greater access to, and control over, resources;

> Sensitizing and strengthening the institutional capacity of support agencies to pro-actively address women’s needs;
> Developing linkages between SHGs and lending institutions to ensure women’s continued access to credit facilities for income generation activities;

> Enhancing women’s access to resources for better quality of life, including those for drudgery reduction and time-saving devices; and

> Increased control of women, particularly poor women, over income and spending, through their involvement in income generation activities, which will indirectly help in poverty alleviation.

The project covered parts of 6 states—Bihar, Gujarat, Haryana, Karnataka, MP., UP and 35 districts. At the end of 5 years, this project was expected to bring about the following qualitative and quantitative benefits:-

First of all to organize 7,400 to 12,000 self-help groups (SHGs) of about 2.14 lakh rural women and to strengthen their ability to control their own affairs and to further their own development. So that women may have increased self-esteem, confidence and self-reliance to address the constraints which society has imposed and is imposing on them. Management and technical skills, social status in the family and the community, mobilization of various public and private sector services for women may increase.
Capacity building and strengthening of the support agencies, such as NGOs and Women Development Corporations may enable them in the process of addressing women's needs effectively. Orientation of financial institutions and line departments, to facilitate their sensitization to gender issues and better services to women, especially rural women are to be imparted. Development of training modules and material which can be replicated and extensively used elsewhere, with such adaptations as may be warranted by the local situations. Hence it may lead to enhanced involvement of women in economic activities, additional income and control over it, thereby leading to upgradation of standards.

Integration of women into the social mainstream, especially in the areas of control over and/or access to finance, including credit from institutional and other sources has to be taken care. Consequently improvement in women's well-being through better conditions of living, including drudgery-removal and time-saving devices can be introduced. In order to properly relate with the rural women, the project was re-named as Swa-Shakti Project from 2001.

2.3.12 Swarnajayanti Gram Swarozgar Yojana (SGSY)

Swarnajayanti Gram Swarozgar Yojana (SGSY) was introduced as the single largest employment programme for the rural poor from April, 1,1999. SGSY offered a perfect balance of credit and subsidy (Mohan Rao, 2000:p.27). SSGY emerged after amalgamating Government welfare programmes like IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS. This
was a credit-cum subsidy scheme in which bankers have a significant role to play. Financing of the programme was shared between the Centre and States in the ratio of 75:25. The objective under the scheme was to bring every assisted family above the poverty line in three years (Jitendra, May, 2000:p.4). SHGs were treated as the vehicle for lending SGSY as individual assistance, credit assistance to groups and revolving funds. This scheme gives priority to training, credit, technology, infrastructure and marketing intervention. Henceforth, the beneficiaries are known as ‘swarozgaris’ (self-employee or suya uzhppalli) (TH, July, 20, 1999:p.3).

The aim of SGSY was to ensure that each swarozghah cross the poverty line within three years by getting a sustained monthly income of not less than Rs2, 000/-. Since it is a continuous process with a span of 3 to 5 years unlike the other poverty alleviation programmes, the beneficiaries of SHGs can avail the funds in the form of credit and grant by choosing the suitable trade activity and area with proper planning.

District Rural Development Agency (DRDA) was a Government segment functioning in all the district head quarters. It dealt with the both state and central Government welfare schemes. It distributed funds allotted under Swarnajayanthi Gram Surrozgar Yojana (SGSY).

2.3.13 Involvement of Banking Sector

Reserve bank of India (RBI) gave funds to NABARD (National Bank for Agricultural and Rural Development) at six per cent interest. The amount became doubled when it reached the consumer because of higher
overhead costs (TH, June 25, 2001:p.11). Among the 2.6 lakhs SHGs in the country, which had been linked to NABARD, 26,000 were in Tamil Nadu. It encouraged women to acquire skills, to venture new skills, to replace the traditional fields by giving them loans (TH, June 18, 2001 :p.3).

Bankers were the final authority in selection and sanction of SHG loans under SGSY or any other scheme (TH, July7, 2001 :p.3). They should come forward to promote women SHGs (TH, July31, 2000:p.5) and to explore avenues for advancing credit to SHGs engaged in entrepreneurship (TH, Aug 3, 2000:p.3). However, in reality they remained alien to the poor rural women. Loans were not even extended to the sanctioned cases (TH, Sep8, 2000:p.3). Efforts were made to build up mutual trust and confidence between the bankers and rural poor women (TH, June4, 2001 :p.7).

Lack of sensitivity by banks in meeting rural credit needs, their high rates of interest and insistences on collateral security were some of the problems faced by SHG women. (TH, June 25, 2001 :p. 11). Hence it was suggested that as exclusive 'Women Credit Cell' in commercial banks for effective implementation of women-oriented schemes to be established and the cell to be monitored by women officials (TH, Dec4, 2000:p.5).

While the SHG members were prompt in repaying their SHG loans, 1-5 per cent of them had overdue in the banks. These defaulters had become stumbling block for SHGs to receive further any help from bank. Moreover, bank personnel considered the rural women still secondary and
made them wait for long hours on foot while the rich were given royal treatment. As the president and the secretary had to approach the banks several times leaving their personal and family responsibilities, they found it very difficult to pursue the task. In Dindigul district, during 1999-2000 the revolving fund had been allotted to 112 SHGs but the banks credited only to 27 SHGs.

2.3.14 Innovative attempts of Tamil Nadu

SHG movement started in Tamil Nadu before 15 years without any help from the Government directly in the form of incentive or subsidy (TH, May 29, 2001 :p.3). Later the state Government joined with NGOs to reach out women through Self-Help Groups. The Government of Tamil Nadu initiated the process of empowering women through Self-Help Groups in 1989-98 with the assistance of the International Fund for Agricultural Development (IFAD). It was done through the formation of Self-Help Groups of poor women in eight districts (later extended to five more districts) with the active assistance and supervision of NGOs. After a span of 9 years the IFAD funding was stopped with effect from 31.12.1998.

The Tamil Nadu Corporation for Development of Women (TNCDW) under ‘Mahalir Thittam’ (briefly called as ‘MaTht’) scheme encompasses 28 districts of Tamil Nadu except Chennai District. The scheme was introduced to 14 districts in 1997-98, 7 additional districts in 1998-99 and another 7 districts in 1999-2000. TNCDW works in collaboration with more than 230 NGOs all over the state. The vision of ‘Mahalir Thittam’ project
is to reach out and empower 10,00,000 women who are below the poverty line through 60,000 self-reliant and sustainable SHGs. It organizes credit linkages to the SHGs with other schemes or agencies such as SGSY, IFAD, THADCO, NABARD, RMK etc. The scheme was successful, with recovery levels at the rate of 80 per cent in areas where IRDP recovery was around 26-40 per cent and NGOs had recovery levels of 95 per cent (Karmakar, 1999:p.169).

The state and district level review committees met once a month to monitor and to update the progress of the functioning of SHGs. Besides, group, cluster, block and NGO level periodical meetings were conducted for collection of data and consolidation. Working manual and training programme modules had also been brought out for effective implementation of SHGs. A monthly magazine ‘Mutram’ has been started in April, 1998 by TNCDW to share the experiences of SHGs and to promote new productive strategies.

2.3.15 Tamil Nadu Women in Agriculture (TANWA)

SHG women at Thiruppuvanam in Tamil Nadu had effective intake and technology adoption in farm through the Danish aided TANWA (Tamil Nadu Women in Agriculture) Programme, in some other places SHGs have served as bases for enabling the development workers to effectively undertake the technological empowerment process. To add, the imparting of ‘know-how’ and ‘do-how’ virtually resulted in better turn out in the productivity (TH, Marl 1, 2001 :p.3).
2.3.16 Programmes for Dalit Women

Karpagam (1996) described the problems and prospects of TRYSEM among Schedule Caste women in Dindigul District. About 55 per cent of the district beneficiaries were SC women. Despite the intervention of the scheme they were able to get only Rs.231/- per month. Proper selection of the trade and lack of follow-up were some of the reasons for its failures.

Sebastian (1994) attempted to assess the extent of various policies and programmes reaching the Dalits of Tamil Nadu. Two blocks from all districts with the first and second largest population of Dalits were selected. In each of the selected blocks, five villages were selected by the same criterion. The study with a sample of 2250 revealed that despite the welfare programmes the Dalits continued to be poor, dependent and undeveloped.

Kananaikil (1990) in his study of Dalit women in Bihar summarized that the struggle of the marginalized groups for claiming humanity from themselves have many phases and many angles. Hence they had to join hands with others and it was one of the basic steps in this process.

Selvasivagami et al. (2000) studied the status of children among Dalit families in Thoppampatti Block of Dindigul District. The neglected status of them was depicted in their illiteracy rate- 47.53 per cent.90 per cent were coolies, 86 per cent did not own land and 45.7 per cent had income below Rs 1000/-. 

i ii
2.3.17 Role of Non Governmental Organizations

NGOs have played a vital role in arbitrating the Governmental programmes to the needy in remote areas. Since the independence various machineries both Governmental and Non- Governmental were involved in the integrated development of the country. Setting the Central Social Welfare Board (CSWB) in 1953 was the pioneering step taken by the Central Government. The welfare programmes of FYP (Five Year Plan) were directly monitored by the Governmental Agencies. The results of these programmes were not as expected. On the contrary the Non-Governmental Organizations had been successfully reaching out the rural population since 1970s (Rajasekhar, 2000:p.1). Most of these NGOs were registered under Societies Registration Act, 1860.

2.3.18 Nature and future of NGOs

NGOs can be organized as three types (Kapoor and Dharamvir, 1997) helping NGOs, developmental NGOs and empowerment NGOs. The first type was functioning with the rationale of helping the poor and needy and this phase extended from 1840 to 1950. Under the second type developmental NGOs until the seventies focus was given to the programmes of health, education, agriculture, forestry, economic activities, appropriate technology, etc. The third type empowerment NGOs has predominantly found in the current scenario.
Empowerment NGOs presumes that the poor need to get organized and struggle in order to bring about an appropriate change. Conscientization and organization became the axis of the empowerment strategy in leading the landless, tribals, women, Dalits, etc. The failure to address the ideology makes many empowerment programmes ineffective in really changing gender relations in the long term. And since the ideology is embedded in institutions and structures it must work to transform these institutions and structures. This task of changing the ideology and the effort is believed to be hard. However, it is not hard to do with women, as people who are oppressed always somehow know that they are oppressed, they only need a social environment, which permits them to articulate the oppression (Srilatha, 1994).

Grass roots and community processes are also needed; the civil society’s organizations, women’s organizations and NGOs have a role to play. The actors of civil society should contribute in organizing women, building public awareness, training and gender sensitization, providing services to unreached, public policy watching, market watching, public information, monitoring violations, public information, autonomous research, innovations and experimentation, advocacy and advisory work (Srilatha, 1997). NGOs had been representing the problems of Dalits in International Conferences too (TH, Aug 24, 2001 :p.10)
2.3.19 Tamil Nadu Social Service Society (TASOSS)

Tamil Nadu Social Service Society (TASOSS), a regional organization of the Catholic Bishop's Conference of Tamil Nadu was formed in February 1979 at Trichy. It coordinated 21 Catholic Diocesan Social Service Societies (DSSS) for justice, peace and development of Tamil Nadu. Geographically these societies cover the whole of Tamil Nadu and their service areas were well defined by their respective Catholic Dioceses. Though earlier TASOSS was engaged in relief and welfare measures, from 1988 it began focusing on community organization and awareness building. It imparted skill training to DSSS staff, people's leaders and others relating to animation, motivation and people's organization.

2.3.20 Coimbatore Multipurpose Social Service Society (CMSSS)

It was an official and registered organization of Coimbatore Diocese, which was established in 1966. It is also part of TASOSS. In Tamil Nadu state its operational areas extended to the Districts of Coimbatore, Erode, Karur and Dindigul and also to Palakad of Kerala State. Having started its activities as more of charitable, it moved in 1985 to cater to the developmental needs of women, children, small and marginal farmers, agricultural labourers and disabled. With broad humanitarian outlook it reached out to the people irrespective of their religion, caste and language. CMSSS also collaborated with Tamil Nadu
Government in the programmes like Mahalir Thittam' and other schemes offered to NGOs.

2.3.21 Dindigul Multipurpose Social Service Society (DMSSS)

Dindigul Multipurpose Social Service Society was founded in 1986 as the second organization of Trichy Diocese. It receives funds through TASOSS, which is the parent body. With prime aim of working for and with the people of Dindigul region, especially the taluks of Dindigul, Vedasundur, Oddanchatram and Palani - the new path was paved. During this short period, DMSSS has taken up various programmes namely women development, child development, health and sanitation, income generation, skill training, agriculture and livestock development, ecology and environment, etc.

2.3.22 Madurai Multipurpose Social Service Society (MMSSS)

Madurai Multipurpose Social Service Society was established 26 years back. It had been covering the service areas of Nilakottai, Vathalagundu, Virudhunagar, Arupukottai, Natham and Madurai. It was known for its collaboration with the GOs and NGOs of the milieu. It has been working with tribals, Dalits, Agricultural labourers, and fisher folk since its inception. It had vast experience in the field of organizing women and coolies. It reaches out people without any discrimination of caste, creed and class.
2.3.23 Puthiya Kannotam (New outlook)

To unite all the women of all DSSS under TASOSS the new scheme was 'Puthiya Kannotam' (means new outlook). The time target was fixed for 3 years. It aimed at revitalizing the weak Sangams (means Groups or Associations) too. The members were between the age group of 18-58 years. Women below poverty line, widow and handicapped were given preference in membership. Dindigul had 4 units and each unit had two chief coordinators, four coordinators and eight village sangham representatives.

A meeting held at Madurai between TNCDW and NGOs highlighted that Documentation was as important area, which the NGOs needed to focus their attention. Case studies and success stories recorded would contribute to women welfare in the future. Hence lot of paper work was expected from TNCDW. Lack of infrastructure led to accounting problem. NGOs were facing the problem of finance as the foreign funds were diverted to North India. Even the administrative cost was not met by TNCDW. Due to lack of follow up even the well-built groups got disintegrated. With the focus of finance the NGOs felt that tend to loose the focus on social action. Responding immediately to the demands of Project Officer was another difficult task faced by NGOs.

2.3.24 Networking for Enhancement

To make the SHGs successful NGOs, elected representatives of local bodies and the banks were making collective efforts in the different
stages of planning, implementation, monitoring and evaluation (TH, Dec9, 1999:p.3). Other than these machineries there were different agencies, which got involved in SHG growth. In Pudukottai District for SHG women who had obtained mining rights of about 30 stone quarries, marketing was done with the assistance of District Supply and Marketing Society (DSMS) and block level coordinators of Arivoli lyyakkam (means 'Literacy Campaign') was directed to guide the women in maintaining their accounts properly (TH, Aug28, 2001 :p.3).

2.3.25 SHG women in Panchayat

During the statutory Grama Shaba meetings the SHG members played a crucial role held on January 26, May1, August 15 and October 2 every year. Their attendance, involvement and suggestions made significant differences in the meetings (TH, 2001, Apr19:p.3). Nevertheless Panchayat could get a lot of help from the SHGs. Development works could be contracted to the SHG women instead of giving them to outsiders. Collaboration of SHG movement and panchayat could contribute to the noteworthy development of village (TH, Nov 9, 2000:p.5).

2.3.26 SHGs and Other Institutions

Not only NGOs but also various universities and educational institutions have taken SHGs as bridge between them and the rural women i.e. Agricultural College and Research Institute, Madurai (TH, Mar11, 2001 ;p.3). In Kanyakumari District the Forest Department under
the Tamil Nadu Afforestation project (TAP) had formed SHGs in four villages (TH, Nov 6, 2000:p.5).

2.3.27 Politicizing SHG Movement

The Tamil Nadu Corporation for Development of Women entered the into SHG movement in 1998. The incentives of Rs 45 given to each member to make up for the loss of wage and Rs125 for training imparted were alien to the movement. Some unscrupulous NGOs, with the help of politicians, tried to promote what had come to be known as Government SHGs. The provision of Rs.25, 000 to the SHGs soon after they opened their account in the banks created a feeling that the Government SHGs had an edge over the others. With a view of getting the votes of illiterate rural women some politicians made in roads into the women SHG movement by granting subsidy or cash incentive to them. (TH, May29, 2001:p.3).

2.3.28 Jeopardizing Emancipation

The Tamil Nadu State Government decision to sell cheap liquor had triggered fear and anxiety in SHG women because they would be forced to part with their meager earnings and savings for drinking by the male members of the family (TH, Dec 7, 2001 :p.5). Unhealthy competition and cold war existed among the NGOs. Some NGOs introduced attractive promises of depositing Rs.1000/- in the name of each SHG member in order to get more women in their SHG. It had created confusion among the SHG members and they wanted to register in any number of NGOs.
and wanted to get maximum benefits. Even the mothers-in-law considered
SHG women as a threat of demanding dowry (TT, 8, 2000:p.12). The
murder of the two illicit liquor campaigners, i.e. SHG members has
become a threat to all women activists who dare to take on the distillers.
Most failures had been owing to intra-group disputes. Local differences
found their way into the SHGs collapse. Instigation by vested factions was
another reason.

2.3.29 Conclusion

Self-Help Groups have become agents of empowerment promoting
agencies in rural India. They have gained the momentum as a movement
and they can make sustainable development a reality in rural India.
Specific efforts to promote SHGs to all the rural areas are a need of the
hour. Further, it is essential to probe into the process and dimensions of
empowerment of the women members in SHGs. As it is an emerging new
concept, a scientific prediction and implementation would be more helpful.
The present research study is an attempt to contribute to the women
studies specific to the empowerment of Dalit women at the grass-root level.
Rural Dalit women empowerment through Self -Help Groups can be
certainly a significant step and a milestone in the history of rural
development in India.