Chapter 1

Introduction
Development, in its varied dimensions, is a subject of intense and absorbing interest for social scientists in all the countries, whether developed or developing. Much has already been written and much more may be in the pipeline to further unravel and explore the multifaceted realities of development. In India, development, definitionally and conceptually, denotes progress-social, economic, educational, cultural, scientific and technological—brought about by planned/programmed efforts to inaugurate an era of orderly and peaceful transformation of a society in a constitutionally desired direction. The unfortunate fact, however, is that despite considerable progress, there have emerged marked disparities in income and in the poor people's access to resources, economic opportunities and social services. While everyone considers economic development as a priori condition and an essential instrument of social transformation, nobody thinks that it alone can bring about social transformation and a desired vision of development. The social tensions that we are faced with are largely the result of our single-minded pursuit to economic growth model of development, putting the broader mandate of social transformations—with social justice, equity, equality of opportunity and poor people's empowerment and participation in developmental efforts as its salient characteristics into the background. The much talked-about model of economic development, which outlined our development path, provided an impression that the way we have gone about making development possible, is no longer suitable for the attainment of broader social and economic goals that find mention in the Directive Principles of State Policy. In the name of short-sighted economic rationality and the pursuit of progress viewed exclusively in material terms, we have lost sight of what development should entail in a country where poverty is a scandal and where majority of the population have unfair access to
essential goods and services, which make it possible for the poor to live a life of self-respect and dignity.

The peculiar inabilities of economic development, which essentially means economic growth, necessitate and underscore the need and significance of social development, emphasizing social justice, equity and an early end of the climate of discrimination, exploitation and oppression of the socially and economically marginalized sections of society. Social development, in our context, is as much desirable as is economic development, since social disparities in our society are more prominent and structural conditions generally favour the rich and resourceful at the detriment of the poor and resourceless.

Given the social and economic inequalities and the unsatisfactory conditions of life for a substantially large section of society, the social science discourse on development paradigms conceives social development as a true indicator of human development. The preferred vision of development desires that human development should occupy a centre stage and should emerge as an ultimate goal of development planning. Large number of our social science writings have shown preference for that vision of development which results in the enhancement of the quality of life (in both moral and material sense), especially for the resource-poor sections of society, whose basic needs often remain unmet and whose social and economic empowerment is an avowed objective of development planning.

The current development discourse in India also voices extreme concern on the distortions of development, especially concentrating upon environmental degradation and development-displacement con-
troversy. Herein, the need and significance of sustainable development has been emphasized. Environmental protection and sustainable use of natural resources seems to be the current cry of the latest writings on development. The approach to intermix developmental considerations with environmental considerations has highlighted the need to preserve, protect and promote environmental damage that hurts people, both today and in the future, and provides additional grounds for rethinking on our measurement of progress. The part of the development debate now raises the question of sustainability and cries aloud on the adverse impact of economic growth on ecology and environment.

The development debate is also concerned with adverse ethical, moral and social impacts of the great advances of science and technology. There is overwhelming evidence that the imprudent recourse to science and technology is causing a considerable damage to the social fabric of the Indian society. There is, therefore, a strong critique or certain technology-induced developments and an equally strong demand for designing and developing policy instruments of reason and restraint.

In connection with social development, two allied concepts, namely, "human development" and "sustainable human development" find frequent mention in the current development debate, especially when the issue of sustainability is raised.

The concept of human development, though not new to social science vocabulary, has now acquired new interpretations, far different from those in conventional usage. A few decades ago, it was used to refer to more investment in human skills. Among management specialists, human development tended to be equated with human re-
source development—treating human beings as a resource. It is only in recent years that human development has taken on a deeper meaning by recognizing that development is sustainable only when human beings are increasingly capable of taking charge of their destiny. "The essence of human development", says a UNDP Report (1994:16), "is to place development at the service of people's well-being rather than people at the service of development. To this perspective, human development implies empowering people to make their own choices. It also emphasizes the relevance of local values and knowledge as guidelines and tools for making these choices". The concept of human development implies people centered development, a development that is focused on people, their needs and aspirations. The ultimate objective of development is to improve human well-being and the quality of people's lives.

The concept of sustainable human development lays emphasis on the development of social capital in conjunction with the development of physical capital. The argument is that without social capital other forms of capital cannot be mentioned or used properly. The concept of social capitalist is helpful because it identifies a function of social structure. Social capital is considered the key to more humane and sustainable form of development, a development that improves the ability of the collectivity to make decisions. The concept of social capital emphasizes the empowerment of the disadvantaged people, suggesting their involvement in decisions affecting their life.

The concept of sustainable human development seeks to refocus attention on the ultimate objective of development, namely, the increase in opportunities for the people to lead a productive and satisfying life. It seeks to re-strengthen the human dimension of de-
velopment by focusing development strategies and policies on people, putting people first and at the centre of the development process. It seeks to promote a vision of development that centers on people's choices and need of capabilities that does not undermine the need of present or future generations. It is concerned with investing in people by encouraging their participation in the development process and meeting their needs, as well as generating the opportunities for them to pursue their aspirations. It places a marked stress on participatory involvement of people in the design and implementation of human development strategies and programmes.

Development continues to be a matter of concern both at the conceptual as well as the implementation levels. In fact, development is nearly a household word in the present society. Common adjectives to the word development include community, social, economic, area, regional, and the like. Attempts to evolve a comprehensive and convincing definition of development have failed mainly due to persistent inadequacy of comprehension about its ever-expanding role and subtleties of related specialization and mark of multidisciplinary intricacies in the midst of changing political and systemic realities. Development is a widely participatory process of directed change in a society, intended to bring about social, economic, political and cultural advancement for the people through greater control over their environment. Development in any particular nation consists of a synergy of such developmental goals" as promoting literacy, improving nutrition and health, limiting family size, increasing productivity and material advancements including greater equality, freedom, and other valued qualities. Clearly, there is no agreed definition of development. It is inescapably a normative term, which at various times has meant
economic growth, structural economic change, autonomous
industrialization, capitalism or socialism, self-actualization, and
individual, national, regional and cultural self-reliance. The
precise nature of particular development problems vary from one
country to another depending on their unique economic, social,
political and cultural characteristics.

Over the years, a number of models of development have been
propounded by the social scientists. These models have been classified
into definite categories and have been labelled as capitalist, socialist,
communist, democratic, psychological, social, economic, ideal-typical
and diffusion models of development. There are various models of
development from pre-capitalism to post-communism era. The models
of development are classified by regrouping them under five categories,
namely, growth models, Marxian models, modernization models,
dependency models and post-communist models of development based
separately on common salient premises.

Development is defined as much the same as modernization-
'Far reaching, continuous, and positively evaluated change in the totality of
human experience.' The difference between the two concepts is that while
there need be no argument about modernization, about what is actually
happening, there will inevitably be strong disagreements as to whether or
not development is also occurring. Development, then, is always a valued
state, which may or may not have been achieved in some other social context
and which may not even be achievable. By contrast, modernization seems to
be more easily defined. Put simply, modernization is what is "up-to-date" in
a specific place at a given time. Indeed, any reference to modernization
implies the juxtaposition of something new with a pre-established order.
Generally, it will be an aspect of westernization involving changes which contrast with a previous traditional stability.

In the past, modernization theorists tended to equate modernization and development. The continuous process of industrialization, capitalist or socialist, is a clear example of modernization and for many, a key feature of development. They focused largely on the nation-states, and assumed that what has occurred in the west could be repeated, albeit with a little help in the way of capital, technology, expertise and rationality. Modernization theory emphasizes and approves of the trend towards western capitalist modernity. In the years following the second world war, modernization was generally accepted by social scientists, planners and politicians, both in the west and the Third World. Although there were wide differences of opinion within this school, several themes and assumptions were shared by most of its adherents. The unit of analysis was usually the nation-state, and the nations of the Third World were placed on an evolutionary scale; at the apex of which were modern western societies. These provided a development which, if followed in the Third World would allow the developing societies to catch up with the west, which was prepared to assist its implicitly junior partner by actively diffusing the ingredients necessary for development especially modern values, technology, expertise and capital. It was the contrast of 'tradition' and 'modernity' which Idea some scholars to refer to the dualism of Third World societies. The modern sector was the heaven which would eventually transform the traditional societies. Neo-evolutionism, structural functionalism and diffusions were the analytical frameworks which were taken from sociology and applied, often uncritically, to the Third World. In all of this, Talcott Parsons was the dominant figure.
However, some strong criticism was being expressed about this approach from within the modernization perspective. In the work of Barrington Moore and Bendix there was a stronger emphasis on the socio-economic and political structures of specified industrializing societies, and Berger and his associates were applying the insights of phenomenological sociology to the modernization of the Third World. The term modernization is shorthand for a variety of perspectives that were applied by non-Marxists to the Third World; these perspectives arose from sociological traditions. There were inputs from other disciplines, for example, political science, anthropology, psychology, economics and geography. Its main exponents are Lerner, Inkeles, Smelser, Joselitz, Rostow, Hagen, McClelland, Riggs, Levy, Eisenstadt, etc. The most common modernization model is dichotomous in that its exponents conceptualize change from one polar type to another. Some scholars have recommended other indices, for example, literacy, the spread of mass media, urbanization and the existence of democratic political system. Increased social differentiation and institutional complexity along with the growth of formal rationality and industrialization are the common indices. 

Dependency model, a key element of underdevelopment theory, arose from a growing disillusionment with economic strategies of development, especially as they had been applied in Latin America. It is indeed the case that underdevelopment theory is primarily concerned with economic structure but it was developed, in part, as a direct challenge to modernization theory. There is a variety of approaches, originating in classical Marxism and leading to a broad-based school of neo-Marxist, whose collective work has come to be known, at various times, as
dependency theory, world system theory and underdevelopment theory. Increasingly, 'dependency', 'world system' and underdevelopment' have come to be used synonymously to describe one general approach. Certainly, they differ in scope but nevertheless their message is much the same. Such concepts as 'world system', 'dependency', 'unequal development' and 'semi-colonial', are to be found in the work of Lenin, albeit in an undeveloped form. It was left to the theorists of underdevelopment to build on them, focusing especially on the expansionist tendencies of the advanced capitalist societies and on the relationship between developed and underdeveloped societies. In doing so, they opposed not only modernization but also entered into dispute with more orthodox Marxists. Underdevelopment theory aroused as much as a reaction to classical Marxism as from deeply held objections to modernization theory. It is really the key issue that divides classical Marxist from underdevelopment theorists; for the former, Third World societies remain 'undeveloped' until they are 'developed' by capitalism, whereas for the latter it is precisely because such societies have been incorporated into world capitalism that their development has been blocked, even reversed, and they have become 'underdeveloped'.

Baran asserted that ruthless exploitation is inherent in capitalism. Underdevelopment in the Third World countries was a direct result of capitalist development in the west. For Baran, the only way Third World countries could escape from this economic impasse was to withdraw from the world capitalist system completely and introduce socialist economic planning (Baran, 1973). He refers to an ideal society, a socialist society, without exploitation and with the potential economic surplus fully used for the benefit of the majority rather than for the exploiting minority. Frank suggests that it is not poverty that has
prevented underdeveloped societies investing in their own future but the net outflow of capital to the west. In fact, the Third World has subsidized the development of the First World. The Third World development has been further undermined by its declining share in world trade, through foreign control of its industries and through careful and restricted transfer of technology (Frank, 1969). In short, Baran, Cardoso, Furtado, etc., were dependency theorists. They had in mind the possibility of a just and non-exploitative society, based on socialism rather than on capitalism. Frank popularized the views of Baran and ECLA (United Nations Commission on Latin America). Frank is one of the several scholars who can be collectively categorized as theorists of the world system. Dos Santos, Wallerstein, Emmanuel and Amin represent variants on the same theme. They opine that development and underdevelopment are the aspects of the same system, the world capitalist system. Indeed, both development and underdevelopment are regarded as part of the world process of accumulation, a process that commenced in the mercantile period, carried through into industrial capitalism and culminated in imperialism. Throughout this process, the colonies, the semi-colonies and the neo-colonies existed primarily for the benefit of the capitalist metropolis and, as a direct result, became underdeveloped. It is only by breaking these links that genuine development can occur (Harrison, 1988). This perspective was also characteristic of the dependency theorists of Latin America.

According to World System Theorists, the world is divided into two or three main groups of nations. On the one hand, there are those who have economic power, the 'developed', the 'centre', the 'core' or the 'metropoles'; on the other hand, there are those who lack influence,
the 'underdeveloped', the 'periphery' or the 'satellite'. In addition, there is an intermediate category—the 'partially developed' or the 'semi-periphery'—which refers to those regions that are exploited by the centre but which, in turn, exploit their own peripheries. There are obvious differences between World System Theorists but all of them agree on the remedies to be applied to the problems brought about by the capitalist world system. It is generally accepted that the only satisfactory long-term answer is socialist model of development and entirely new, non-exploitative socialist world system.

The Social development model is the best approach adopted for the women empowerment and development. Social development as a process and an approach to social well-being is not an independent and autonomous concept. And further, social development strategies are not mutually exclusive, but can be integrated to achieve social development goals in conjunction with the dynamic process of economic development (Medley, 1995:139). It is in this context of interdependence and strong nexus, that social and economic development should be addressed together, since neither can be achieved in an isolation from each other. The declaration of the Social Development Summit clearly underscores this inseparable and mutually reinforcing relationship. It is rightly said that social development is a necessary foundation for sustainable economic development, and conversely, broad-based and sustained economic development is a prerequisite for social development. Based on the experiences of economic growth in the developing countries, the Summit recognized that while economic growth is the prerequisite and foundation of social development, social development requires much more than economic development and should be seen as the goal and
intended result of economic growth. Material prosperity is necessary for social development, but is far from being sufficient. In a World Bank document, Birdsall (1993:19) asserted that investment in social development is good economics. Expert opinions favour this idea and come round the view that social values and humanitarian goals must inform and direct the necessary ends and means of economic development. The development think-tanks, throughout the world, now recognize the inseparability of social and economic development and increasingly argue that social development cannot take place without economic development, and economic developments meaningless if it is not accompanied by improvements in social welfare services for the population as a whole. To be successful, economic development should mean an increased well-being of the whole society and not for a small segment of the rich, resourceful and property-owning class/Alternatively, the most distinctive feature of social development is its nexus with economic development. And, in that backdrop, social development explicitly seeks to integrate social and economic processes, viewing both elements as supportive to each other.

The goals of economic and social development aim at 'progress' and 'dynamic social change'. Material progress, they say, leads to extinction of human misery and thereby to improvements in the quality of human life.

The goals of social development, they say, require continuous efforts of reducing and eventually eliminating the major sources of social distress. In specific terms, social development goals aim at:
Promotion of social progress and betterment of human condition based on human dignity, equality, respect, mutual responsibility and cooperation.

- Placement of people at the centre of development and the economy at the senile of human needs.
- Integration of economic and social policies to make them mutually supportive.
- Recognizing that sound and broad-based economic policies are necessary foundation to achieve sustainable social development.
- Promotion of a just distribution of income and access to resources through equity and equality of opportunity at all levels.
- Strengthening of civil society and enabling people to achieve satisfaction of basic needs and to realize their dignity, safety and creativity.
- Empowering people to strengthen own capacities.

The central characteristics of social development revolve round (a) the needs and aspirations of all people; (b) their empowerment to maximize their capacities, resources and opportunities; (c) enhancement of people's rights, resources and potentialities to enable them to lead satisfying lives and contribute to the well-being of their families, their communities and to their society at large; (d) a fair distribution of the benefits of development; (e) facilitation of structural changes; and (f) the promotion of a development perspective in social welfare.

In the context of these goals and characteristics, the policy imperatives of social development emphasize the following:

- Social development is essential to achievement of human-
centered economic development.

- The interlocking goals of social development and economic development are necessary to achieve fundamental objectives of sustainable human development.

- Integration of social development goals into micro and macro development policies.

- Action to enhance sustainable human development should concentrate on the needs of such people who are most severely disadvantaged or vulnerable.

- Ensuring that all citizens have reasonable access to education, work opportunities, land and financial resources in order to facilitate self-development.

- Ensuring that all citizens have access to a reasonable level of food, water, shelter, clothing, health services and other welfare services.

- And finally, the establishment of a human, egalitarian and democratic society where the state remains constantly concerned with issues of human welfare and remains committed to ensuring human well-being in both the material and non material sense.

Social development discourse in India dates back to the initial years of development planning and the formulation of Five Year Plans since 1950. Many writings on social development issues have surfaced much before the World Summit for Social Development (1995).

Our poverty scenario is distressing, to say the least. We still have too many poor despite a gradual reduction in their number. The defiant
human face of persisting poverty is extremely demoralizing despite the implementation of a large number of anti-poverty programmes being operated for years to wipe out the scourge of rural and urban poverty. Official claims notwithstanding, a substantial segment of our population (approximately 40%) is not able to satisfy its basic human needs. The situation regarding unemployment is no better. While millions of jobs have been created in the past five decades of development, millions are still unemployed, or under employed. The scenario of 'jobless-growth', following economic liberalization has shaken the people's faith in all such claims which promise maximization of productive employment through a liberalized economic regimen. The problem of social exclusion is too evident from its daily manifestations in national life. Caste, communal and ethnic tensions and conflicts threaten the old Indian myth of unity in diversity.

Despite accelerated economic growth in recent years, our human development index compares very unfavorably with many developing countries, much smaller in size, resources and potentials. In all sectors of social development be it education, health, housing, sanitation water supply our performance is far from satisfactory. After fifty years of Independence, we still have too many people who often go to their bed hungry, remain alive or die of malnutrition; have never been to any school, have contracted or died of simple, easily preventable and quickly curable diseases; have little or no access to modern medical facilities; have no means to afford an adequate shelter and have no stable jobs to ensure a reasonable standard of living for themselves, as also for their families. For all these people, 'development' has little meaning. The development we see around us in big cities in terms of wide roads, high-rise buildings, starred hotels, foreign-made cars,
luxurious apartments and bungalows, markets and shopping malls full of fancy and expensive consumer goods, gala public functions and noisy private parties in five-star hotels, frequent foreign jaunts of high-flying people; latest marvels of telecommunication technology in hands and houses of *sahibs* and *memsahibs*— makes sense only for a miniscule minority of our population. While 10 to 20 per cent people live in prosperity, a staggering 80 percent lives under conditions of grinding poverty. If this is what we mean by development in a democratic society wedded to attainment of such goals as equity, equality, human dignity and justice social, economic and political only God can forgive us for being foolish. In a nutshell, we had 'development' of a very peculiar kind a development which helped the privileged few and hurt the pauperized millions. The distortions of development call for a halt now, if the society is to be saved from further degeneration. An accelerated pace of social development in these depressing days perhaps holds a flicker of hope.

The problems of distorted development are not far to seek in India where the chasm between the rich and the poor has grown too wide.

India has followed an economic growth model which has tended to exacerbate inequities. The benefits of development have been captured by the privileged few, both in rural and urban areas. The government has been too slow to recognize equity as an explicit objective of policy action owing to the politically charged nature of the issue. Under the impact of Structural Adjustment Programmes, economic reforms of the past few years have exacted huge social costs. To make things worse, adjustment policies are being implemented without sufficient sensitivity to social consequences. The retreat of the state from discharging its social obligations has complicated the already complex
issues of social development. The centrality of the human person in
development has taken a backseat in the free interplay of market forces.
The IMF and World Bank 'conditionalities' or structural adjustment
policies have sharply reduced government intervention in the economy,
curtailed social expenditures and limited social planning. As a result,
the social initiatives which were adopted earlier have been impeded and,
in some cases, discontinued.

This baffling backdrop warrants a serious introspection on how to
foster a meaningful synthesis between social and economic strategies of
development which may harmonize different viewpoints and
accommodate different perspectives. Many insights are already
available in the relevant recent literature on development and all of
these need not be repeated here. However, the most important ones of
these insights do need a mention. First, we need to have a clear vision on
social development, beefed and buttressed by a strong commitment to
actualize that vision. Second, we need to develop a frame for a well-
conceived time bound programme of action. Third, we have to have an
appropriate organizational base to ensure effective implementation of
policies and programmes. Fourth, we need to establish a national agency
to direct, facilitate and coordinate social development planning and
action. Fifth, we have to explore options for financing social
development at a higher rate than now. Sixth, and last of all, there is
need for a strong political will to concretize the country's commitments
made public at the World Summit for Social Development in
Copenhagen (1995). Such a commitment will be in conformity with the
Declaration of the Summit, which says: "Nothing short of a renewed
and massive political will to invest in people and their well-being will
achieve the objective of social development.
(a) Women And Development

Women and children, who represent 67.7 per cent of the country's total population, constitute the most important target groups in the present day context of developmental planning.

Women are vital and productive workers in India's national economy. They make up one-third of the labour force. The female participation rate rises to 51 per cent when women who work part time or those whose main activity is collecting fuel and fodder or working in dairy, poultry or kitchen garden production for the family, is added to those who are conventionally defined to be in the labour force. Labour force participation is higher for SC/ST women than for the rest of their counterparts. Housework is important for women in all economic groups. Whether they are employed outside or not, the responsibility for domestic maintenance work (cooking, cleaning, washing, child care, etc.) falls on them.

Development is a human centered process. People are both the ends and the means in this process. Human resource development applies equality to both women and men. Women play an equal role even in the sustainability of development throughout the world. But the fruits of development are distributed unequally among males and females.

Gender differences are biological. Gender identity, gender role and gender attributions are learnt behaviour. Culturally determined role differentials are therefore, not permanent, and can be changed. If there is a political desire or there is a strong public opinion desirous of change, there is sure to be change in the role expectation and role played by the gender. The concept of gender in development is abstract. It can be used in developing women's productive potential for advancement. Marginalization of women
as a particular species has put women on the footing with inherited handicaps. And this is the reason why the concept of gender in development has become a burning topic for discussion in various conferences and seminars. The truth about development being a human centered-process is obvious but till women reach the same footing as that of men, they have been taken care of as a special group needing special attention for development.

Every conscientious and right thinking man has to be a fervent supporter of women's development, because first and foremost they represent the pious motherhood and also other very valuable relationships to man. It is they, who give us birth and make a lot of sacrifices to make our existence possible. They remain a source of intimate love, affection, care counseling and inspiration from first to last day of our life.

In the first twenty years following independence, Indian policy makers were primarily concerned with overall economic growth of the country. The third decade of independence witnessed an increasing concern for equality and poverty alleviation. But, gender issues were still overlooked. As a result, policies and programmes specifically aiming at women were limited in scope and resources.

It is only in the last twenty years, that it became evident that though women constitute an overwhelming majority of poor and that programmes of economic and social development are structurally biased in favour of men. This bias is now being openly acknowledged and corrective policies and programmes are being formulated, which calls for a systematic gender and development approach.
Chapter 1

Gender Blind Policy
(after implicitly male biased)

Rethinking assumptions and Practices, analysis of the programmes and policies

Gender sensitive policy

- Gender Neutral Interventions intended to leave distribution of resources and responsibilities intact
- Gender Redistributive Interventions intended to transform existing distribution in a more equalitarian direction
- Gender Specific Interventions intended to meet targeted needs of one or other gender within existing distribution
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<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>1952</td>
<td>Community Development Programme was launched to promote agricultural development and to provide village with welfare services.</td>
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<td>1953</td>
<td>The Central Social Welfare Board was established to fund and support the activities of voluntary organization in field of social welfare.</td>
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<td>1954</td>
<td>Decision was made to appoint two Gram Sevikas in each block and establishment of Mahila Mandals were encouraged</td>
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<tr>
<td>1980</td>
<td>The Sixth Five Year Plan introduced with some major changes in Programmes for women.</td>
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<tr>
<td>1982</td>
<td>Development of Women and Children in Rural Area (DWCRA) was introduced which had women as its specific target.</td>
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<tr>
<td>1988</td>
<td>National Perspective Plan for Women.</td>
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<tr>
<td>2001</td>
<td>National Policy for the Empowerment of Women.</td>
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Change in the focus and target group compelled the variety of approaches used to take some different forms.

**Approaches to Women's Development**

"There can be two major approaches to women's development, (i) Governmental, or (ii) Non-Governmental. The non-governmental approach can further have involvement of the voluntary organisation or involvement of the local people. In India we find both the approaches being used in the development of women. Government programmes for women's development began as early as 1954 in India. Although the beginning was
made in 1954 the actual participation of Women in mainstream economic activities began only in 1974 with the Report of the Committee on the Status of Women in India. In the seventies the government dealt with women's development issues as part of wider category of poverty alleviation. In the eighties the realisation came that women are not just a segment but are the core of India's poor. This made the understanding regarding the need for special programmes for women as a top priority item. Programmes specially meant for women, e.g. Development of Women and Child in Rural Area (DWCRA) was introduced with the hope of involving them in the process of development. Numerous initiatives in the latter half of the eighties demonstrated Indian Government's increasing concern about women. These initiatives include setting up of:

(i) National Commission on Self-Employed Women and Women in the Informal Sector (NCSW).
(ii) Formulation of National Perspective Plan for Women (NAPPW).
(iii) Support to Employment Programmes for Women (STEP),
(iv) Pilot Mahila Samakya Programme—Women's access to information and participation in development in ten districts of Gujarat, Karnataka and Uttar Pradesh, (v) Net work of State Level
(v) Women's Development Corporations (WDCS).
(vi) Women's Credit Fund.

In the eighties increasing role was played by the non-governmental agencies (NGOs) in women's development programmes. They helped in forming grass-root women's organisations (Mahila Mandals) and DWCRA groups. Working with the central and the state governments and the commercial banks, their participation was highly appreciable. While retaining their
independence, flexibility and grass-root orientation, these NGOs collaborated very well with the government, functionaries and agencies. In the year 1990 the National Commission for Women came into existence by the National Commission for Women Act-1990. Investigation and examination of all matters relating to the safeguards provided for women under the constitution and other laws are some of the main functions of the Commission.

A promising strategy for new initiative was the organisation of women into groups which gave them legitimate forum for demanding services and inputs which they previously lacked access to. Membership in a group helps a woman compensate for lack of bureaucratic know-how and unfamiliarity with public discourse. Groups can transform women from beneficiaries clients who participate in a long-term reciprocal relationship with the institutions that serve them. This helps in making delivery system more responsive to local priorities. Messages from the top got location-specific and get geared to problem solving. Self-Determined local groups can be the most meaningful step in the process of making women independent economic recipients of the programme as well. Integration of women is an issue which relates to virtually every sector of development ranging from agriculture, animal husbandry, fisheries, forestry, industry and trade to social sectors like health family planning, nutrition, drinking water, education, housing, transport and urban planning.

**Modes of Approach to Women's Development**

At the highest administrative decision making level as well as at the political level gender awareness needs to get top priority. In formulating policy options right selection of mode of approach is very important. There can be
five different modes (a) welfare mode, (b) equity mode, (c) anti-poverty mode, (d) efficiency mode, and (e) empowerment mode.

The welfare mode is one that benefits the most vulnerable group as passive recipients and suits in the very beginning stages of development having wide disparities. The equity mode takes special care of gender needs and emphasises redistributing power. The anti-poverty mode recognizes majority of women to be falling in the category of deprivation. It focuses on the productive role of women. It reflects on the necessity of providing women with better access to resources. The efficiency mode takes care of practical gender needs and helps in having the capability and capacity of women by way of imparting education, skill, training, etc. The empowerment mode helps women in making their own choices with regard to their lives and makes them more active players in society. These modes need to be selected for different programmes according to what is expected of the programmes.

It is urgently felt that women be empowered economically and socially to become a strong and vigorous force in the development of the country. To empower the women, efforts are being made i) to finalise the draft National Policy for Empowerment of Women ii) to legislate reservation of not less than 1/3 seats for women in the Lok Sabha and in the State Legislative Assemblies so as to ensure adequate representation of women in decision making iii) to adopt an integrated approach towards empowering women through effective convergence of existing services, financial and human resources, and infrastructure in both women-specific and women-related sectors; iv) to adopt a special strategy of Women’s Component Plan to ensure funds flow to women from other relevant sectors; and v) to organize women into self-help groups. A task Force on Women and Children has been constituted to review the existing
legislation and the Government schemes for improving the asset base of women to improve their social status.

The Women’s Component Plan (WCP) introduced as a major strategy for the first time during the Ninth Five-Year Plan (1997-2002) was reviewed in August, 2000. It took note of funds having been made available by a number of Ministries/Departments such as Health and Family Welfare, H.R.D., Labour, Agriculture, Rural Development, Social Justice and Empowerment, Tribal Affairs, etc. to benefit women. Some states such as Gujarat, Himachal Pradesh, Karnataka and Kerala had also earmarked funds under WCP.

The Indira Mahila Yojana (IMY) has been recast to include the component of training for capacity building and income generation activities through a tie up with Rashtriya Mahila Kosh (RMK) for credit services. By the end of Ninth Five Year Plan, IMY will be extended to a total 650 blocks as against the existing 238 blocks.

The Rural Women’s Development and Empowerment Project (RWDEP) renamed as Swa-Shakti is yet another government intervention put to test in Tamil Nadu and found to be successful in empowering women through awareness, participation and income generation. The same is being replicated in the States of Bihar, Haryana, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh with the assistance from IDA and IFAD. The Women’s Development Corporations and the NGOs in these States are actively associated in implementation of the programme. Rashtriya Mahila Kosh (RMK) was created in 1993 to meet the micro credit needs of poor and asset-less women in the informal sector. From its inception a total credit of Rs. 77.36 crore was sanctioned to benefit 350,000 women. RMK has been maintaining a
remarkable recovery rate of 90 per cent to 95 per cent. It has expanded its institutional base at the grass-roots level through Self-Help Groups for expanding its credit services. In this process, it also started developing linkages with the existing women’s Groups of IMY and DWCRA. RMK would need enhanced financial support from the government for expansion of these activities.

Today women are in the need of various programmes to ease their development. These issues have to be tackled carefully. The policies today are increasing in number but their actual work has remained the same. Thus, the changes should be brought about so that the gap between the benefits and its beneficiaries is linked.

More and more women are able to develop through the programmes conducted by government, NGOs and by others. They are able to use their potentials and mould them in constructive way to obtain desirable results. It will help them to develop confidence and become independent and thus become self-sufficient.

Thus, programmes and policies are the fundamental or basic steps which lead women towards development and improved status. Therefore, they should be supported and strengthened. The government should link-up and network with NGOs for more successful implementation of women’s programmes and policies.

The involvement of academicians, researchers and women studies cells and centres would go a long way in making the so called programmes and policies-'A Dream come true'.
(b) Conceptual Framework of Self-Help Groups

The Self-Help Group (SHG) is an effective mechanism for grassroots programmes that try to bring about change by working directly with communities at the grassroots level, whether in the rural or in the urban areas. It can be defined as a collection of people who have common problems that cannot be solved individually and have therefore decided to form a group and take joint actions to solve the problems. A commonly shared definition of self-help groups or SHGs goes like this: A self-help group is a group of 10-20 women which comes together voluntarily around a common objective. Again, self-help groups are an association of women constituted mainly for the purpose of uplifting the women belonging to the Below Poverty Line (BPL) categories to the Above Poverty Line (APL) category. At the government level, the groups will be formed at each development block under the leadership of women's welfare and extension officer. The identified poor women from each family will be formed into a group of 10-15 members.

The SHGs began to increase in a large number when the NABARD rehired the nation wide evolution and proliferation of micro-finance activities through "Self-Help Groups (SHG)-Bank Linkage" model. Through the SHGs, micro-finance is now being organized and implemented as a tool to attack and reduce poverty in India. This is well articulated in the vision and mission statements of the NABARD on the micro-credit through the SHGs.

Vision: "Empowerment of rural poor by improving their access to the formal credit system through various mF innovations in a cost effective and sustainable manner". Mission: "To extend financial services to one-third of India's unreached and underserved rural poor numbering nearly 100
million through one million SHGs with focus on women during a 10 years period through various micro-finance intervention".

At present, over 12 million poor households are accessing banking services including micro-credit through their 700 thousand SHGs. The SHG-Bank linkage programme led by NABARD in India is considered to be the largest and fast growing micro-finance programme in the world in terms of its wide outreach. This linkage programme covered over 500 districts in 30 States and Union Territories. There are over 2800 NGOs and 30000 branches of 500 banks are associated with micro-credit programme. During the fiscal year ending March 2003, 255,882 new SHGs were given credit by the banks under the SHG-Bank linkage programme. During this period, banks disbursed Rs. 10,223 million to SHGs. Cumulatively, there are 717,360 SHGs are now credit linked with different banks. Among these SHGs, over 90% of them have exclusively women members. The increasing volume and spread of SHGs across the country especially in rural India signifies that emergence of hundreds and thousands of local groups for micro-finance related activities. These SHGs are in existence among the poor with some organizational structure and the experience of collective functioning. These SHGs are largely used as social collateral structure for micro-finance practices. However, these groups have a greater scope and potential as local people's organization or institution to function or act beyond micro-finance towards non-financial concerns and issues affecting the poor.

The government now encourages NGOs a great deal through NABARD, to play a major role in promoting the micro-finance through SHGs as a tool for socio-economic empowerment of women. As a result, the SHGs are mushrooming in huge numbers across the
country in rural, tribal and urban areas. As mentioned earlier, millions of poor especially women are organized into self-help groups in India. "With over 7.5 million households accessing banking services including micro-credit through their 458 thousand Self-help Groups (SHGs), the SHG-bank linkage programme of the NABARD is now perhaps the largest micro-finance programme of the world in terms of its outreach. Today, over 2000 NGOs and 17,000 branches of 444 banks are associated with the programme" (Meenai 2003: 14). Therefore, the SHGs have become as elsewhere, an integral part of the development strategy and practice in India with active participation of the GOs, NGOs and financial institutions.

Main Features of A Self-Help Group

The SHG has some defining features:

1. Members are a set of people who come together voluntarily.
2. Purpose of members is to solve crucial problems, which cannot be solved elsewhere.
3. Members act collectively to bring about positive change in their lives.
4. Members can support each other and strengthen their collective position in dealing with external agencies.

Often self-help groups begin around a small issue, but with increasing confidence and experience, the group is able to tackle issues that are much larger and more complex. Thus the concept of SHGs is quite widely understood among the persons and organizations working in the area of development and most SHGs share these features.
Structure of A Self-Help Group

The group consists of 10 to 20 individual women members, belonging to more or less similar social and economic background. Two or three members who have some leadership qualities become office bearers of the group and have well defined roles and responsibilities.

Models of Bank-SHGS Linkage Programmes for Micro-credit

Relationship between SHGs and various formal financial institutions including commercial banks, regional rural banks and cooperative banks is an important factor in the evolution and sustenance of the SHGs. In addition, as these financial institutions are spread across the country their involvement becomes an important element in the administration of micro-finance services among the poor. The relationship based on linkages between banks and the SHGs throws up an additional element namely the NGO without which the practice of micro-finance is next to impossible, for the NGOs play a crucial role in forming, training and sustaining the SHGs. Therefore the linkage between banks, NGOs and SHGs articulate both the limitation as well as great potential that the SHGs have for the betterment of the poor. For us, the nature and quality
of the linkages and consequent relationships determine the purpose, function and worth of the SHGs.

Nanda (1994) abstracts the following models from the linkages the commercial banks have with SHGs in administering micro-finance services to the poor.

**Model I: Bank-SHG with active support of SHPI**

![Diagram of Model I: Bank-SHG with active support of SHPI]

In India, this is the most common linkage model by which the banks deal directly with individual SHGs once the Self-Help Promoting Institutions (hereafter, the SHPI), generally NGOs, prepare the SHGs for the linkage. The NGOs provide the initial training and guidance to rural poor in organizing themselves into thrift and credit groups. Often the SHPI had also provided some initial financial support to these SHGs to augment their resources. For example, MYRADA, an NGO, provided such financial assistance to SHGs from Rs. 1 million received from NABARD. The NGOs continue to engage in monitoring in order to ensure satisfactory functioning of the SHGs even after it established the contact between the SHGs and Bank. While linkage of the banks is direct with the SHGs, the NGO has an important role before as well as post-linkage stages in sustaining the group.
Model II: Bank-SHG

This model suggests that the Banks provide financial support to SHGs which have grown spontaneously without any intervention of SHPI. Under this model there is no external agencies role in formation and functioning of the SHGs. The SHGs are expected to emerge out of members initiative to deal with their financial problems by talking up thrift and credit activities. In this case these groups may have boom out of interest of individual members. The cases of such linkages are of course not very common. It is important to stress here that although it is theoretically possible for the poor to organize themselves into SHGs, it is practically very difficult in India due to social, educational and cultural constraints.

Model III: Bank- SHPI-SHG

In this model, the NGOs as SHPI have taken the role of a financial intermediary between the banks and a number of SHGs. Here, the NGOs take up such responsibilities only in respect of the groups nurtured and
promoted by them. The NGO accepts the contractual responsibility for repayment of the loan to the bank. In this respect it is indirect linkage support to the SHGs.

From the perspective of money-lending financial institutions, the above models would ensure the timely repayment of the loan, for the SHGs would function as a social collateral exercising collective pressure on the individual member. However, the first model underscores the essential role the NGOs could play in forming the SHGs, sustaining them over time and also arranging the linkage with banks and beyond. This model also highlights the fact that there is a need for the NGOs (or GOs) as external agency to actively involve in motivating and mobilizing the poor. It is done during the period of a year or more for the poor, largely illiterates, to gain vision and confidence in themselves to engage in group as well as financial activities before the external financial institution such as the Commercial Bank enters the scene. The three way linkage in which the NGOs secures a pre-eminent place until the SHGs mature to take up both financial and non-financial activities embodies greater promise for members of the SHGs. Therefore the role of the NGOs in the functioning of the SHGs is very crucial and pivotal to which we shall return in a short while.

Activities of SHGs

Until recently, the development agencies focused upon solving the problems of the poor communities by using the top-down approach, i.e. providing resources, information and services to the poor without involving them in the process. But it was a failure and now the new approach is "bottom top" approach and this forms the basis of development policy. The approach serves the purpose of making women
more self-confident and empowered. Hence, the development agencies viz. NGOs, Vikas Volunteer Vahini (VW) Clubs, Local Self-Governments, Credit Unions, Banks, District Administration, Community Development Societies, Social Workers, Research Institutes, Nehru Yuva Kendra, Krishi Vigyan Centres, National Service Scheme, and Kudumbasree projects of the state government have been selected to promote Self-Help Groups comprising women who can decide what their needs are and how they can fulfil those needs.

The major activities of the SKGs in the developmental front are health, education, nutrition, income generation, savings and credit. The SHGs formed under each development block will be later converted into SGSY units. It is observed that the SHGs promoted by development blocks are not involved much in entrepreneurship development programme. At the same time, the SHGs promoted by Non-Governmental Organizations are actively involved in income generation programmes and small scale and cottage industries. For example: The SHGs in Kannur mainly work for the development of people, irrespective of caste, creed, or religion. The functioning is almost similar to that of three tier Panchayat Raj System.
SAVINGS

SHGs help the poor to save and have successfully helped the poor to free themselves from the clutches of the moneylenders. This is being done through their own savings. Saving can be defined as an amount, which is gathered by deducting unnecessary expenditure. Savings will assist in motivating the women to form groups and initiate savings.

Savings have helped the poor to:

- Create discipline amongst members in developing the habit of saving;
- Prevent group members from being exploited by moneylenders;
- Get profit by saving and it activates the members to become powerful;
- Demonstrate it as a great source of strength;
- Develop entrepreneurship;
- Act as a safety net, which can be used during emergency providing a sense of economic security;
- Act as collateral against loans by individual borrowers;
- Facilitate optimal and more productive use of money by individual members;
- To put aside excess cash;
- Invest for earning interest;
- Provide identity to women members; and
- Demonstrate that poor women are bankable.
CREDIT

The collected saving is used for giving loans preferably to the members of the group. From olden times, the poor community has always depended on outside loans in order to solve their economic problems. Accessibility to the loan facilities of banks was not that easy for the poor. So the self-help groups were formed. Experience proves that the execution of loan activity through the self-help group is most effective. Often the groups try to utilize various sources of funds to bring capital for giving loans. There are three main sources of funds with the group. These are:

- Group's own saving,
- External capital from the bank or any other agency, and
- Capital of the group and external capital.

The savings and credit facility extended through the self-help groups has indeed become a great blessing to the poor people and now if one is asked whether he/she has taken loan they would always refer to the loans taken from the self-help groups in emergency situations. Today, the poor are able to stand on their own feet through this saving habit promoted by the self-help groups.

EDUCATION

Women have become aware of the various aspects of education that are crucial to ensure their own dignity and confidence. Education is not only about being literate or completing school and college. Women are human beings who deserve the same dignity and respect as men. To be able to get that dignity and respect, women need to develop and assert themselves in different ways such as being more self-confident, having greater
respect for themselves and their own abilities, being able to take care of their own needs and being able to gain information and knowledge that enables them to tackle their own lives.

The SHGs have played an important role in the education of women. One of the main tracing inputs provided by many SHG programmes is literacy. Women usually look at literacy as a means to achieve a larger goal, rather than merely for the sake of being able to read and write. For example, in groups that undertake savings and credit activity, the members learn how to read and write so that they can read what has been written in the records, in their individual pass book and also to fill up their bank receipt.

The SHGs help women to access knowledge and information. This knowledge and information can enable women to tackle issues and problems in their own lives.

The self-help groups have educated the women about their rights and have assisted in familiarizing most of the women in self-help groups about various agencies and institutions whose benefits could be utilized for their socio-economic development. Education and knowledge has also helped the women to solve some of their problems.

INCOME GENERATION

Income generation activity is an important tool for improving the economic condition of the poor. Though different people have different views regarding self-help groups entering into income generating activities, the overall aim of the income generating activity is to extend a small loan to a poor women to enable her to
establish her own sustained income. The SHGs across the country have made remarkable strides in this regard. Presently the members of most of the SHGs earn additional incomes through the income generation programmes. There are different types of income generating activities. These based, off-farm based, production work based, service based, and trade based.

Farm based activities include vegetable cultivation, seed bank and paddy husking. The off-farm based activities consist of goat and pig rearing, poultry keeping, bee keeping, dairy farming and fish culture. Production work' based income generating activity comprise of sewing and embroidery, ready-made garment shops, pickle making, carpet weaving, book binding, candle making, clay utensils making, leather works, wood works, knitting and weaving, chalk making, soap making, and envelope making. Service-based activities include tea and snack shop, repair work, packed meat and transport. Trade-based activities consists of grocery shops, cloth selling and selling any item.

LAND RIGHTS

Land is the most valuable asset in rural areas. Due to old-fashioned beliefs and traditional marriage and inheritance practices, women are very rarely allowed to own land in their own right. As a result they continue to be dependent upon others for their food and other basic needs. Even government land policies, which were modernized to allow women to inherit and own land, still have drawbacks that negatively affect women. Rural women are increasingly questioning the beliefs and practices that have kept them from owning and managing land and are demanding their own rights to land. This is because ownership would provide them economic security, as also greater social standing and respect.
1. **Better health and education for women and children:** Women are the poorest amongst the Indian population and have poor health and the least level of education. It has been found that the control women have over land and other economic assets makes a big difference to the level of their health and education. When women are healthy and educated it means that half of the population is enjoying a reasonable standard of living. Usually this also means that the children are healthy and educated.

2. **Greater welfare of children and family:** It is believed that independent land rights for women especially in poor rural households can reduce their and their children's risk of poverty than when rights are granted only to men. In poor rural households, resources under women's control tend to be used in greater measure for the family's especially the children's basic needs. Also an increasing number of households which is an estimated one-fifth of all households are now headed by women with the prime or sole responsibility for the welfare of the family.

3. **Respect and dignity:** Women owning even small plots of land in their own names, in contrast to those who are landless are found to feel more respected within the village and to be able to deal with employers from a stronger bargaining position. Since lack of resources is one of the main reasons that leads to women being treated badly, development agencies believe that if women could own land, they would have more bargaining power vis-a-vis their husbands and
the men in the household. Similarly, if she owns land women would be given respect and dignity by the community. Due to the difficulties women face in obtaining land individually in their own names and/or due to the difficulty in effectively managing it individually, women are increasingly joining together to manage their land jointly or to have officials grant it to them as a group. While government officials are reluctant to grant land to women individually, they are more easily persuaded to grant public lands—primarily wastelands—to a group of women. For example in Rajasthan, in the Sewa Mandir project, a group of village women successfully struggled to gain allotment of a part of the village wasteland on which they collectively planted herbs and trees. They had to overcome stiff resistance from the local government official in charge of land registration, on the ground that there was no precedent for allotting land to women. Today after several struggles and negotiations women have succeeded in getting the government to change land laws and policies. In many cases women who own land are joining together to manage the land they have acquired. The fight for women’s rights to land is one of the latest areas being tackled by self-help groups.

HEALTH AND NUTRITION

Women’s health continues to be a neglected area in the disadvantaged families and in the developing countries. Within the family the health of women and girl children receives the lowest priority. This is compounded because of their lower nutritional status. Moreover, women are always associated with their reproductive role and yet till recently very little priority was given to their reproductive health. In the wake of the rising population of the country, a lot of attention is being paid to family planning. However, most of the measures to control
childbirth are targeted at women. At the same time not enough attention is paid to their other health needs.

India continues to be one of the countries with the largest maternal mortality, i.e. death during childbirth. It is estimated that 420 per 100,000 women die during childbirth. The reason for this is lack of availability of hygienic facility for delivery in rural areas, absence of trained birth attendants, malnutrition and anemic condition of the mother and early childbirth due to early marriages which is still prevalent in many parts. The mortality rates are highest in the 15-34 age group. This reveals a great deal of neglect of their health and absence of primary health care. Another serious problem of women is mental health and mental stress due to various social and domestic problems. The major problem of women's health is the social attitude, which causes a great deal of neglect to their health and also a great deal of stress in their daily lives.

The self-help groups have come forward to become the ambassadors of health and hygiene. They take the lead in distributing preventive medicines for various diseases and conscientising the people regarding the need for hygienic conditions in various places. They also undertake several cleaning activities to promote the health as well as hygienic conditions of the community. Moreover the government schemes related to nutrition and health are implemented effectively with the help of SHGs. The largest programme of the Government of India in this regard is the Integrated Child Development Services (ICDS) managed by Department of Women and Child Welfare in the HRD ministry. The objective of this programme is to improve the nutrition and health of all children under six and of the poorest mothers. The programme is managed through the anganwadi centre at the village. The programme consists of the following activities:
Provides information about nutrition and health related issues to women;

- Provides immunization, health check-up, and the treatment of minor illnesses;
- Provides nourishing food like pulses, vegetables, and oil to supplement the diet of pregnant, lactating women and children; and
- Provides early childhood care and pre-schooling education to children.

Health Awareness Programme

The Department of Family Welfare, Ministry of Health and Family Welfare runs a programme of health awareness through Mahila Swasthya Sangha. The objective is to spread awareness among women and adolescent girls about the importance of good health, small families, raising the marriage age, child-care, safe motherhood, and immunization. It also attempts to convince families that they should not attempt having pregnancies for begetting sons.

Reproductive and Child Health Programme

The Department of Family Welfare, Ministry of Health and Family Welfare runs a reproductive and child health programme to provide for the health needs of young women of childbearing age and of children up to the age of five years. Through its primary health centres it provides:

- Medical care during pregnancy and undertakes deliveries;
- Essential care to the newborn;
- Treatment for reproductive tract infections and sexually transmitted diseases; and
• Universal immunization.

In the past the contributions made by the SHGs in this regard has been remarkable and their assistance enhances the effectiveness of the various nutrition and health aspects of women.

**Land, Water and Forests**

The self-help groups have played a significant role by taking up the responsibility of natural resource management so as to improve their own lives. They are willing to use their private lands for conservation programmes; to work collectively and freely. They build bunds and small rock dams; plant grasses and trees to hold the soil down; grow particular plants and vegetables in a particular sequence to put nutrients back in the soil and for water management.

It provides sources of fuel, fodder, and water over which the women have control so that there is no uncertainty and no need for them to walk long distances. It enables them to keep livestock, and to sell milk and meat. It enables women to grow and sell more vegetables and maintain fish ponds. There is also more vegetative produce that they can sell from the common lands. While forests and forest produce are essential to the livelihood of India's rural population women are most heavily dependent on them in running their households. It provides fuel, food and construction material to the poor. Wood is used to make houses, agricultural tools, provide the firewood to cook their meals and provides food such as fruits. Herbs from the forest help as medicines. The cattle and goats of rural people usually graze in the forest. Therefore cutting down and degradation of forests, together with the government's forest protection policies are making it increasingly hard for these poor rural women to feed
their families and also their household's livestock. Since existing forest policies have been designed without participation of women, the policies completely neglect to address the needs of women in carrying out their domestic roles. In many cases, women are being forced to break the law or resort to violence to gain access to fuel and fodder. Reduced access to non-wood forest produce is also undermining women's economic situation since they used to derive a significant part of their livelihood from it. By taking collective action, women have succeeded in convincing village or local government authorities to expand their access to all forest produce.

Presently the self-help groups have enabled women to:

- Ensure that forest officials discuss as well as consult the women and take their needs into account when they plan the different varieties of trees that will be planted in the forests.
- Take the initiative to protect the forests since they are the most dependent upon them. Participate as well as take leadership in the village forest communities.

The relevance of the SHGs lies in their usefulness to the members. As thrift and saving groups the SHGs are successful to a larger extent. Certainly the SHGs provide a scope for the individuals with low income to escape the clutches of the money lenders. Members are able to overcome money needs arising out of natural and social calamities and contingencies.

As Mayoux observes, even in those financially successful microfinance programmes, women are not necessarily the actual users of loans accessed in their names. Even where women use loans for their own economic activities, most women remain confined to a narrow range of
'female' low-income activities: Many women continue to have limited control over their own income and major household level decisions. Impact on households income may be limited. Loans or increases in women's income may merely substitute for former male household contributions enabling men to retain more of their earnings for their own use. Women's workload may be significantly increased as they have to combine an unequal burden of reproductive tasks with production and attendance at group meetings. Women's expenditure decisions may continue to prioritise men and male children while daughters or daughters-in-law bear the brunt of unpaid domestic work. Where women actively press for change this may increase tensions in the households and domestic violence without adequate support; and micro-finance groups may have little impact on women's marginalisation in local and national level political processes' (Moyoux 2003: xiii-xiv).

Therefore, to achieve empowerment and social development goals the scope and role of the SHGs need to be redefined keeping in account the structural as well as institutional constraints perpetuating poverty and social exclusion in India. The SHGs as people's organisation with strong peer interaction and social capital could be turned into an effective participatory mechanism for social development.