CHAPTER - 2

WOMEN EMPOWERMENT AND SELF HELP GROUPS
This chapter focuses attention on describing the concepts of women empowerment and Self-Help Group and the government initiative for attaining the objective of women empowerment. The concept of empowerment has its origin in the experiences of social movements in Latin America in their attempts to carry out social transformation. Since then it has entered many fields of theory and practice and is well established throughout the development discourse. Empowerment is the process by which those who have been denied the ability to make strategic life choices acquire such ability. It is viewed from the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. As such it can be viewed as a process and is not therefore, some thing that can be given to people.

2.1. WOMEN'S EMPOWERMENT

Women's Empowerment is a process whereby women become able to organize themselves to increase their own self reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination. The goal of women's empowerment is to address the issues relating to women's subordination, inequality and inequity. Hence it is a process where women are able to change from a state of powerlessness (I cannot) to a state of collective self-confidence (we can).
The UN Secretary General Kofi Annan has stated, "Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance". It would be wrong if woman power remains unrecognized while making efforts for restructuring the communities. Platforms are to be created for them to discuss their issues, participate in the development process, taking decisions in their own and community life. Initiating action by the people represents their optimum level of participation and involvement in the decision making process. Self-initiating actions are a clear sign of empowerment (Yelne, 2002)¹. As women have much to do with and are the potential contributors towards sustainability of our communities, they are to be mobilized and empowered. They should be enabled to make their role visible both in family and community. Their efforts should be combined with their counterparts in this process.

2.2. FRAME WORK

The core of the women's empowerment frame work formulated by UNICEF (1993) lies in the argument that women's development can be viewed in terms of five levels.

- Welfare: It is the first level which addresses only the basic needs of women without recognizing or attempting to solve the underlying structural causes, which necessitate provision of welfare services. At
this point, women are merely passive beneficiaries of welfare benefits.

- Access: It is the second level, which is essential for women to make meaningful progress. This involves equality of access to resources such as educational opportunities, land and credit.

- Conscientisation: It is a crucial point in the empowerment framework for women to take appropriate action to close gender gaps and gender inequalities from inherent structural and institutional discrimination. They must also recognize the role they can often play in reinforcing the system that restricts their growth.

- Participation: It is the point where women are taking decisions alongside men equally. To reach this level, however, mobilization is necessary. By organizing themselves and working collectively, women will be empowered to gain increased representation, which will lead to increased empowerment and ultimately greater control.

- Control: It is the ultimate level of equality and empowerment. Here, the balance of power between men and women is equal and neither party has dominance over the other. At this stage in the empowerment framework, women are able to make decisions over their lives and the lives of their children, and play an active role in
the development process. Further, the contributions of women are fully recognized and rewarded.

Using the empowerment framework, development planners can determine whether a project is at the welfare, access, conscientization, participation or control level, and determine the point of intervention, to move women to higher levels of equality and empowerment.²

2.3. THE GOVERNMENT INITIATIVES AND STRATEGIES FOR WOMEN EMPOWERMENT

The government had initiated several measures to empower women. In 1971, in response to a request from the United Nations, the Government of India appointed a "Committee on the Status of Women in India (CSWI)" to examine all questions relating to the rights and status of women in the context of changing social and economic conditions in the country. The committee's comprehensive report named "Towards Equality" saw a significant change in the government's policies for women. Women were now no longer viewed as targets of welfare policies but as critical groups for development. This was reflected in the 6th Five Year Plan (1980-85) where strategies for women's employment and economic independence, education, health care and family planning, and the creation of a supportive legal and institutional environment were conceived. It was for the first time the Planning Commission included a separate chapter on "Women and Development" in the Sixth Five Year
Plan. In the Seventh Plan (1985-90), the developmental programmes continued with the major objectives of raising the economic and social status of women and bringing them in to the mainstream of national development. In the year 1985, the “Department of Women and Child Development (DWCD)” was set up as a part of the Ministry of Human Resource Development. This department plans and implements certain innovative programmes for women and children. The major policy initiatives undertaken by the Department (DWCD) in the recent past include the establishment of the National Commission for Women (NCW), Rashtriya Mahila Kosh (RMK), adoption of National Nutrition Policy (NNP), setting up of National Creche Fund (NCF), launching of Indira Mahila Yojana (IMY), Balika Samriddhi Yojana (BSY) and Rural Women’s Development and empowerment project (RWDEP).

The Eighth Plan (1992-97), with human development as its major focus, played a very important role in the development of women. The Eighth Plan promised to ensure the benefits of development from different sectors and did not by-pass women. This plan implemented special programmes to complement the general development programmes and to monitor the flow of benefits to women from other development sectors which enabled women to function as equal partners and participants in development process.
The finance minister in his Budget speech of 2000-01 had announced that the year 2001 will be observed as "Women Empowerment Year". He also announced setting up of a Task force to chalk out specific programmes for observing the progress in the year 2001 towards "Women Empowerment". The objective of the women's Empowerment year was to create large-scale awareness with the active participation of women themselves. A special task force was also created to plan and execute women empowerment programmes and the national policy was declared in that direction. The goal of this policy was to bring about the advancement, development and empowerment of women.

Initially, in the Ninth Five Year Plan [1997-2002], the Planning Commission, with a view to converge the benefits in the social and economic development sectors for women, had requested all the secretaries of the various ministries and departments of the Government of India to draw up a women's component plan to identify allocation in all the sectors at the centre by aggregating them in an integrated manner.

2.4 STRATEGIES:

For achieving the objective of "Empowering Women" by recognizing women as the Agents of Social Change and Development, many strategies were included in the National Policy. They include:
a) To create an enabling environment for women to exercise their rights, both within and outside home, as equal partners along with men through early finalization and adoption of National Policy for Empowerment of Women.

b) To expedite action to legislate reservation of not less than 1/3 seats for women in the parliament and in the State Legislative Assemblies and thus ensure adequate representation of women in decision making bodies.

c) To adopt an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and manpower in both women specific and women related sectors.

d) To adopt a special strategy of "Women's Component Plan" to ensure that not less than 30 percent of funds/benefits should flow to women from other developmental sectors.

e) To organize women into Self-Help Groups and thus mark the beginning of a major process of empowering women. The Self-Help Groups so developed have to provide a permanent forum for articulating their needs and contributing their perspectives to women development.
f) To increase access to credit through setting up of a ‘Development Bank for Women Entrepreneurs’ in small and tiny sectors.3

2.5. THE CONCEPT OF SELF-HELP GROUP (SHG)

To increase the status of women, they must be empowered in all aspects such as economically, socially, politically and culturally. To empower women, government has introduced various schemes such as DWCRA, TRYSEM, and SGSY. One among them is Self-Help Groups (SHGs). This programme is mainly meant for the rural poor who are living below the poverty line or under vicious circle of poverty, and marginalized women. Its main aim is to alleviate poverty among the poor. Micro-credit is an effective tool in this endeavour which leads to peaceful development. Micro Finance helps the poor people meet their needs for easy credits and financial services.

Self help groups are small economically homogenous groups. The size of the groups consists of 15-20 members who are financially weak. There should be no discrimination among group members based on caste, religion or political affiliations. They come together for the purpose of solving their common problems through self-help and mutual help. The group consist the members who do not have access to formal financial institutions. The meetings will be held weekly, fortnightly or monthly. These group members save small amount of money which depends on their
capacity and they keep the money in the bank. From the savings, they use to take loan from the group itself. The rate of interest is not too high. These groups will also get help from the Government, Banks, and Co-operatives and Non-Governmental Organizations (NGOs). All the members of the group actively participate in all the activities. Small loan and small savings are very helpful for the poor, even to have their own job, where they are able to improve their life style or towards socio-economic activities.⁴

2.6. EVOLUTION OF SHGs.

Poverty and unemployment are the major problems of underdeveloped countries, to which India is no exception. In India at the end of Ninth Five-year plan, 26.1 percent of the population was living below the poverty line. In the rural areas, 27.1 percent of the population was living under poverty. The overall unemployment rate was estimated to be 7.32 percent. The female unemployment rate was 8.5 percent. The rate of growth of women unemployment in the rural area was 9.8 percent. This was because of the low growth rate of new and productive employment. At the end of the IX Plan, the rate of growth implemented by various schemes was to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is "Self-Help Group." It is a tool to remove poverty and improve the rural development (Sabya Sachi Das, 2003).⁵
In the late 1990s evaluation reports of the Integrated Rural Development programmes for creating self-employment opportunities in rural areas reflected the flaws in the implementation of the programme. This led the Central Government to announce a holistic programme called Swarna Jayanti Gram Swarozgar Yojana (SGSY). This programme was based on a group (Community) approach to rural development where the rural poor were organized into Self-Help Groups and took up viable economic activities on their own on a sustainable basis with the support in the form of government subsidy and bank credit.

The potential of SHGs to develop as local financial intermediaries to reach the poor gained wide recognition in many developing countries especially in Asia-Pacific Region. Many NGOs have played an active role in fostering the growth of SHGs in furtherance of their socio-economic agenda. Considering the immense potential of SHGs in meeting the development aspirations of the unreached rural poor, National Bank for Agricultural and Rural Development (NABARD), the apex development institution with exclusive focus on integrated rural development, supported and funded in 1986-87 a MYRADA – Sponsored action research project on savings and credit Management of Self-Help Groups. In collaboration with some of the other member institutions of Asia pacific Rural and Agricultural credit Association (APRACA), NABARD undertook a survey of 43 NGOs spread over 11 states in India to study the functioning of SHGs and
possibilities of collaboration between banks and SHGs in mobilization of rural savings and delivery of credit to the poor.

Encouraged by the results of the studies of SHGs experiences, the NABARD, in consultation with RBI, Commercial Banks (CBs) and NGOs, launched the pilot project of linking SHGs with commercial Banks in 1991-92 and issued detailed guidelines in February 1992. RBI had advised commercial Banks in July 1991 to extend finance to SHGs as per NABARD guidelines. Subsequently, the linkage project was extended to Regional Rural Banks (RRBs) and Co-operatives.

Some of the poor, who have not been reached even by the vast network of the institutional credit delivery system, have organized themselves into self-help group (SHGs) and many such groups have come into existence either spontaneously or with the active involvement of the Voluntary Agencies (VAs) which motivated the rural poor to pool their meager financial resources for meeting their small and frequent consumption and production credit needs.

SHGs were also formed under Swayam Siddha, Mission Shakti, Rashitriya Mahila Kosh (RMK), SHG-Bank linkage scheme of National bank for Agricultural and Rural Development and the incorporation of special “women components” in its programmes, such as the Indira Awaas Yojana (IAY), the National Social Assistance programme (NSAP), the Restructured Centrally Rural Sanitation Programme, the Accelerated Rural
Water Supply programme, the Development of women and children in Rural Areas (DWCRA) and the Jawahar Rojgar Yojana (JRY) etc., are the schemes focus on alleviation of poverty and generation of self-employment for women, by organizing women into Self-Help Groups and providing them the skills and training to manage micro-credits.⁶

Incorporating gender concerns is an important element of development strategy. With the help of NGOs, many states like Andhra Pradesh, Tamil Nadu, Orissa, Madhya Pradesh, Chattisgarh etc., have been successful in implementing the SHGs model for developing their communities. They are extending helping hands to district administration in different rural development projects. They are striving for a better future in the region by enhancing the status of women as participants, decision makers and beneficiaries in domestic, economic, social and cultural sphere of life. Gradually this model is gaining momentum in both rural and urban communities all over India.

Government has accepted it as the best way to tackle poverty and enable communities to improve quality of life through social mobilization of poor, especially through the women in SHGs. In many of the programmes like SGSY, Swayam Siddha etc., SHGs have been taken as the base approach for implementation. In many communities they are handling the PDs system, taking contracts on infrastructure building, running fair price shops and cooperatives and working as health service providers. As
democratic forums, they have also started discussions on many social and developmental issues which affect them in community life.

To sum up, the government had taken several initiatives, designed appropriate strategies, and implemented several welfare and development schemes to attain the objectives of women development and women empowerment. Several entities, like UNO, UNICEF, The Planning Commission, were also instrumental in policy formulation. The NABARD, RBI, Regional Rural Banks, Co-operative Bank, Commercial Banks have also played their due role in fortifying the concept of women empowerment. Among the strategies which included in the National Policy, SHG strategy is considered as most feasible strategy or approach for women empowerment. It is determined as an appropriate strategy to articulate the needs of the rural poor women.
2.7. REFERENCES


