CHAPTER I

INTRODUCTION

1.1 STATUS OF WOMEN

Empowerment is the phenomenon of nineties and is defined as 'giving power to', 'creating power within' and 'enabling'. It is a multi-dimensional process, which enables individuals and groups to realise their full identity and powers in all spheres of life. The term became popular in the field of development especially with reference to women. The empowerment theme runs strongly through all the Third World countries, especially in the context of women. Most of the modern democracies and developing nations have a public agenda for the process of empowerment of women. The empowerment has become key solution to many social problems like high population growth, environmental degradation and low status of women.

Gender asymmetry is a universal phenomenon. This gender inequality is reflected in the famous formulation of the U.N. Decade for Women: "While women account for half of the world's population, perform two-thirds of its work, receive one-tenth of the world's income and own less than one-hundredth of the world's property". Also, most of the world's poor are women. According to the Human Development Report (1995), "Poverty has women's face. Of 1.3 billion people in poverty, 70 per cent are women".

Human development has been a serious concern of both Government and Non-Governmental Organisations (NGOs) for many decades now. A series of strategies ranging from assistance to partnership to self-reliance and sustainability have been intensively adopted. Development has social,
economic and political dimensions and is incomplete without developing the women who constitute about 50 per cent of the population. Women’s role in development is an indispensable factor. Community Development is incomplete without women's participation and contribution. But women are not involved in the process of developmental activities, which are affecting their lives.

Women bear the brunt of multiple forms of exploitation that originate from the class, caste, cultural and patriarchal systems. Studies have revealed that “women’s subordinate position is perpetuated and reinforced by their limited access to and control over resources” says Srilatha Batliwala, (1993). The poor in general have limited access to and control over resources in relation to those who own productive assets. Women have comparatively less access and control over resources than do men.

India has unleashed economic reforms without a clear agenda for reform in the social sector, which further marginalise the rural and the urban poor who lack access to basic services and infrastructure needed for human resource development. Among these deprived groups of population, the worst hits are the women and the children. Women have always worked and contributed through income saving and income generating tasks, but the political spaces within the institution of patriarchal family and kinship and society at large were occupied solely by men. India has created space for women in grassroot Local Self-Government Institutions, the Panchayats and Municipalities, but not in the powerful State Legislatures and the National Parliament that remain an unequivocally male bastion.

In India, the Gender - related Development Index (GDI) ranks 118, an improvement over the Human Development Index (HDI) which ranks 138. There has been improvement in health and education of women in India. The
life expectancy at birth for women in India in 1994 was 61.4 years compared to 61.1 years for men. The Gender Empowerment Measure (GEM) uses variable constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of activity. The Index tells about the economic participation and contribution of women and their share in decision-making. The Index has a problem on two counts as regards developing countries: i. large part of the female work is non-monetised and spending time on collection of water, fodder, fuel and working on family farms and tending milch animals are considered as labour of love, leaving little time for women for rest, personal development, care or leisure. Studies have revealed that the vital contribution of women in "use value" work as against "cash value" work done more often by men. These non-monetised tasks generate energy resources for the family, but costs in terms of time spent and the body calories expended by these women are rarely acknowledged and least rewarded. For want of adequate health, nutrition, water and sanitation, and above all education and skill formation, female productivity is low and even negative. ii) The second difficult part of the Index is the absence of reliable data on female earnings as 94 out of 100 women workers are employed in the unorganised sector. Women are not paid a fair wage in unorganised or the informal sector.

Women often have particular difficulties in gaining access to income, resources and services. "In many low-income settlements, a significant proportion of households are headed by women either because a male partner is temporarily absent or because of separation or death "(Moser 1987).³

Surveying four decades of development policy, Moser (1986)⁴ finds five distinct Women In Development (WID) approaches that reflect policy evolution. Building on concepts developed by Molyneux (1985)⁵, Moser evaluates each approach in terms of its ability to meet those practical needs of
women that require attention (such as employment, health services and water supply) and women's more strategic needs, which must be met to change their subordination status in society (e.g. legal rights, gender based division of labour and domestic violence).

Moser's first category, the 'Welfare approach' predates Boserup's landmark work. It focuses solely on women's reproductive roles which is inclusive of programmes to control population growth and it is the primary cause of poverty. It targets practical rather than strategic needs, therefore. The 'Equity approach', Moser's second category, dominated the agenda of WID advocates during the UN Decade for Women (1976-85) and represented the initial phase of feminist organising, which called for gender equality. The Third approach 'Anti-poverty', and concentrate on enhancing women's productive role through waged work and income generation, thereby neglecting strategic needs. The fourth approach, 'Efficiency' is associated with the IMF structural adjustment programmes of 1980s and stresses women's reaction and response to the debt crisis through their participation in the newly restructured economies. The fifth WID approach, 'Empowerment', represents Third World feminist writings and grass-roots organising. It addresses women's strategic needs to transform laws and structures that oppress them through a bottom-up process of organising around practical needs.

If development is understood as a means of improvement in the lives of all, then the improvement in the status of women should be an indicator. Improvement in the status of women is a pre-requisite for national development. The advancement of women is a condition for the development of society as a whole. No society can develop if half of its population is not able to contribute and benefit fully and equally from the achievement of its objectives.
Most interventions designed to improve the status of women hinge on an analysis of the underlying causes of their condition and position in the family, community and society in general. However, while 'suggesting development strategies', the family rather than women remained the basic unit of the development programme, reflecting a lack of awareness about intra-household gender inequality and deprivation. It was only in the Seventh Five Year Plan that a shift in focus was seen: "programmes reflected qualitative aspects such as inculcating confidence among women, generating awareness about their rights and privileges"(Baxamusa Ramala H. and Hema Subramanian (1992)6. A systematic study of these schemes reveals that "the accent in most of these schemes is on employment and income generation services, support services or welfare, general awareness services and legal support services." As Jackson (1996)7 puts it, "Gender issues have been taken on board in so far as they are consistent with other development concerns (including poverty) and in so far as women are seen to offer a means to these other ends."

Many gains have been made in improving the status of women – albeit unevenly distributed between developing and developed countries and among different sectors of the economy. Since early seventies there was an interest in the improvement of women's issues throughout the world which has gained an increased momentum over the period of time resulting in creating awareness among both women and men about the importance of women's access to both primary needs and strategic needs. What has emerged is the appreciation that women are key to national development, which in itself cannot be considered complete without the direct participation of women belonging to different groups and levels.
1.2 EMPOWERING THIRD WORLD WOMEN: A FEMINIST POST-COLONIAL DISCOURSE

In the 1970s and early 1980s, feminists' theories urged that all disciplinary knowledges promote their own political, cultural and authorial vantage points. By the late 1980s and the early 1990s the predominant feminist thought was challenged by Black feminist theorists, feminist post-colonial critiques and Third World feminist theorists. These all were engaged in reformulating the notions of subjectivity, identity, experience, unconscious desire, intentionality and so on. These feminist theorists are engaged in the task of re-articulating both social science and literary criticism and trying to make feminist theory 'a self reflective social criticism'.

The first major demand in this direction was Kate Millett's Sexual Politics in 1970, which according to feminist social scientist, is 'one of the first major attempts to provide a thorough theoretical examination of the oppression of women using the concept of patriarchy'. The other major work is the publication of Adrienne Rich's book Of Women Born in 1976 suggests that women's voices can only be authorised by hearing private and sometimes painful experiences and it has also helped women in deconstructing patriarchalism. Nancy Hartsock's book "Money, Sex and Power" 1985 draws on Marxist's analysis of ideology to argue that it is the restriction of women to the private sphere which accounts to her dominance by the man. Therefore, Hartsock argues on Marxist line that only an epistemology rooted in production, instead of an exchange, can ground a way of knowing that distinguishes reality from false appearances. That is to say, Hartsock argues, that theories of power which employ the market model of exchange can only assume a community based on domination because these theories reflect the experiences of dominations, i.e., the experiences of men. She then concludes that only women's experiences provide a standpoint, which can uncover the real relations of male domination.
However, post-modernist thinkers have criticised all the above theories developed in the West. They dismiss this approach as a 'First World' pre-occupation, with little practical application for Third World women problems. Third World women according to Chandra Mohanty (1991)\textsuperscript{10} are "imagined community of women with divergent histories and social locations woven together by the political threats of opposition to forms of domination (Sexist, racist and imperialist structures that are not only pervasive but also systematic).

In the male Western dominated colonial-neo-colonial and post-colonial discourse, there are three images of southern women. The first image is that of Zenana, whereby veiled Third World women are looked upon as 'mindless members of a harem, preoccupied with petty domestic rivalries rather than with artistic and political affairs of their times (Enloe, Bananas, Beaches, and Bases, 1989)\textsuperscript{11}. In this representation, Third World women are deemed as inferior to Western women so far as the public/private divide and culture conventions are concerned. Third World women are monolithically represented as oblivious to the 'real' World and their lives circumscribed by a male dominated tradition.

The second image is that of Third World women as sex objects. This image is exemplified in Malek Alleula's exposure of the Colonial Harem (1986) and Rana Kabbani's Europe's Myths of the Orient (1986). Here the women of South are portrayed as eroticised, unclothed and therefore needed to be 'civilised' through their contacts with the coloniser. However, both images define 'Third World women' as inferior and subjugated - the object of sexual desire. Spivak (1988)\textsuperscript{12} says that in both images, Third World women are 'not allowed to speak' and 'deeply in shadow'.

In the third image, women of Third World are portrayed as victims. The feminists who create such images claim that they base their analysis on the shared and gendered oppression of women. In doing so, they homogenise the experiences and conditions of the Western women and apply it to women across culture. As a result, the varied interests of women of South are not only misrepresented but produce reductive understandings of Third World women's multiple realities (Goetz, 1991).

The essentialist constructions of the category women is based on the presumption that the Third World women are powerless, passive and the "other". This approach is well illustrated by Ong (1988):

"By using a traditional/modernity framework, these feminists view the destruction of 'traditional customs' as either a decline of women's status in a romanticised 'natural' economy, or as their liberation by Western economic rationality. This argument reveals a kind of magical thinking about modernity which has proliferated in Third World governments, while confusing and obscuring the social meanings of change for people caught up in it".

Another consequences of universalism have been to blur distinctions among women and claim universal subordination of women in Third World societies. Finally through this universalists assumption the conclusion arrived at is that Third World women have failed to reach evolutionary pinnacle of the First World. Mohanty (1991) argues how the colonist motive can be seen in such writing:

"It limits theoretical analysis as well as reinforces Western cultural imperialism. For in the context of a
first/third World balance of power, feminist analyses which perpetrate and sustain hegemony of the idea of superiority of the Western, women produce a corresponding set of universal images of the "Third World women", images such as the veiled women, the powerful mother, the chaste virgin, the obedient wife and so on. These images exist in universal historical spendour setting in motion a colonialist discourse, which exercises a very specific power in defining, coding and maintaining existing first/third World connections".

Hence the need is building a bridge between essentialism and local contextual understandings so as to bring about positive changes in the lives of women. According to Nussbaum (1992):^{16}

"Essentialism and particular perceptions were not opposed: they were complementary aspects of a single process of deliberation. Had the women not been seen as a human beings who shared with other women a common humanity the local women could not have told their story they did, nor could development workers have brought their own experiences of feminism into participatory dialogue as if they had some relevance for the local women. The very structure of the dialogue presupposed the recognition of common humanity, and it was only with this basis securely established that they could fruitfully explore the concrete circumstances in which they were trying, in the one case, to live and in the other case, to promote flourishing lives".

This post-modern critique of modernity and Western hegemony's focus on difference and identity, the emphasis on the relationship between language
and power, the attention to subjugated knowledge and the reconstruction of colonial and post-colonial representations of the South as the dependent 'others' has great relevance to the solution of Third World women's problem. Thus only through deconstruction, a new paradigm can be constructed whereby women of both South and North can be liberated in the true sense of the term.

1.3 POLICY APPROACHES

Policy approaches to low income Third World women have shifted over the past decade, mirroring shifts in macro-economic development policies. Five different policy approaches can be identified; each categorized in terms of the roles of women on which it focuses and the practical and strategic needs it meets.

1.3.1 The Welfare Approach

Introduced in the 1950s and 1960s, welfare is the earliest policy approach concerned with women in developing countries. Its purpose is to bring women into development as better mothers. Women are seen as passive beneficiaries of development. The reproductive role of women is recognized and policy seeks to meet practical gender needs through top-down handouts of food aid measures against mal-nutrition and family planning. It is non-challenging and therefore still widely popular.

1.3.2 The Equity Approach

Equity approach is the first WID approach, introduced within the 1976-85 UN Women's Decade. Its purpose is to gain equity for women in the development process. Women are seen as active participants in development.
It recognises women's triple role and seeks to meet strategic gender needs through direct State intervention, giving political and economic autonomy to women, and reducing inequality with men. It challenges women's subordinate position, has been criticised as Western feminism, is considered threatening and is unpopular with Governments.

1.3.3 The Anti-Poverty Approach

Anti-poverty is the second WID approach, the 'toned down' version of equity, introduced from the 1970s onwards. Its purpose is to ensure that poor women increase their productivity. Women's poverty is seen as the problem of underdevelopment, not of subordination. It recognises the productive role of women, and seeks to meet practical gender needs to earn an income, particularly through small-scale income-generating programmes. It is most popular with NGOs.

1.3.4 The Efficiency Approach

Efficiency is the third predominant WID approach, particularly since 1980s debt crisis. Its purpose is to ensure that development is more efficient and effective through women's economic contribution. Women's participation is equated with equity for women. It seeks to meet practical gender needs while replying on all of women's three roles. It is very popular as an approach.

1.3.5 The Empowerment Approach

Empowerment is the most recent approach, articulated by Third World women. Its purpose is to empower women through greater self-reliance. Women's subordination is seen not only as the problem of men but also of colonial and neo-colonial oppression. It recognises women's triple role and
seeks to meet strategic gender needs indirectly through bottom-up mobilisation around practical gender needs. It is potentially challenging, although it avoids the criticism of being Western-inspired feminism. It is unpopular except with Third World Women's NGOs and their supporters.

1.3.6 Integrated Approach

This is the most recent approach and recognises the different gender roles and stresses the need for both men/women to have access to and control over resources and decision-making processes. Its purpose is to integrate gender awareness and competence to mainstream development.

In order to measure gender inequalities and draw policy conclusions on the same, the United Nations Development Programme's Human Development thrust introduced the Gender Development Index (GDI) and GEM to supplement the Human Development Index (HDI).

The Human Development Index (HDI) measures average achievement in the same basic capabilities as the HDI does, but takes note of inequality in achievement between men and women.

The Gender Empowerment Measure (GEM) examines whether women and men are able to actively participate in economic and political life and take part in decision-making. This is measured on indices pertaining to three variables namely

i. Power over economic resources depicted by per capita income

ii. Access to professional activities and participation in economic decision-making
iii. Political opportunities and decision-making reflected by share of parliamentary seats.

1.4 WHY FOCUS ON WOMEN?

Women constitute one half of the segment of population in India. Women are vital and productive workers in India's national economy. Women in India constitute one third of the total labour force productivity. Enhancing women's economic productivity is the important strategy for improving the welfare of 60 million Indian households living below the poverty line. The productivity gap of the poor women is much wider than that of poor men. Women's earnings have a positive correlation with children's health, nutrition levels and education. Studies have shown that Indian women contribute a much larger share of their earnings to basic family maintenance than men do. Increase in women's income translates more directly into better health and nutrition for children. Improving women's productivity and quality of life, therefore, imply a multidimensional contribution to overall growth and development.

The issue of women's empowerment has to be examined in the perspective of human development, which in turn, has to be viewed in the perspective of gender equality having three major components

i. Non-discrimination on the basis of gender in various areas of human development

ii. Equal opportunities and equal access to facilities for integrated human development

iii. Consideration of men and women as equally worthy human beings with dignity. 'Empowerment of Women' would mean enabling women
to realise their full potentialities, real identity and powers in every sphere of their lives.

For true 'empowerment', the most significant is the control of ideology, i.e. control over thought and perceptions that shape individual beliefs, values and attitudes. This control in turn confers decision-making power which increase access to and control over resources (Nath and Chatterjee, 1996)\(^\text{17}\). Accordingly, 'Empowerment is a process aimed at changing the nature and direction of systematic forces, which marginalise women and other disadvantaged sections in a given context' (Sharma, 1991)\(^\text{18}\). Molyneux observed that mobilising around the long term strategic interests of women is the key to true empowerment, which means... analysis of women's subordination and formation of an alternative and more satisfactory set of arrangements to those which exist... such as removal of institutionalized forms of discrimination, the establishment of political equality, the freedom of choice over child bearing and measures against male violence and control over women (Molyneux, 1985)\(^\text{19}\).

According to Country Report of Government of India (1995)\(^\text{20}\), 'empowerment means “moving from a position of enforced powerlessness to one of power. It would promote women's inherent strength and positive self-image". Griffen (1987)\(^\text{21}\) spoke about what empowerment means to her. She said that to her the word simply means adding to women's power, and power to her meant having control, being listened to, being recognised and respected as equal citizens and human beings with a contribution to make. Power for her meant, "being able to make a contribution at all levels of society and not just in the home. Power also means having women's contribution recognised and valued".
During the last four decades, development planning for women has straddled theories as desperate as welfare, development, equality, efficiency and empowerment. The institutional structures have undergone changes in response to these evolving concepts. These have changed from welfare to empowerment and beyond, in response to experiences of social reality at the field level as well as factors governing external environment. The State has accepted women's empowerment, women as active agents, participating in and getting their own development. The publication of the report of the committee on the status of women in India (1974) has been a significant watershed in this respect. It emphasised mobilisation of women into autonomous units or groups where methods and process received greater attention than structures (Joshi, Uma, 1995).22

1.5 THE WOMEN'S HUMAN RIGHTS MOVEMENTS

The women's human rights movement comprises women's rights activists' efforts to use the human rights framework to promote the achievement of women's rights in the interrelated areas of political, civil, economic, social and cultural rights. They focussed on alternative programmes within women's organisations to place women's issue as mainstream agenda. Now women activists have also realised the power of the International Human Rights framework.

1.5.1 Recent Global Trend in Women's Rights

The principle of non-discrimination on the basis of sex is clearly enshrined in the International Law. Starting from the United Nations Charter and the Universal Declaration of Human Rights, the principle found its way into the two main International Covenants: the International Covenant on
Economic, Social and Cultural rights and the International Covenant on Civil and Political Rights.

- A number of International Treaties are also devoted to the similar cause, mentioned below:
  - The discrimination (employment and occupation) Convention
  - The Convention against discrimination in Education
  - The Equal Remuneration
  - The Slavery Convention
  - The Convention on the suppression of the Traffic in persons and of the Exploitation of the Prostitutes and others
  - The Convention on the Nationality of Married women
  - The Convention on the Political Rights of women
  - The declaration on the Protection of Women and children in emergency armed conflict.

1.5.2 Various other actions taken by U.N. for the Advancement of Women

- International Women's Year (1975)
- World conference of the International Women's year, Mexico City, 1975.
- The U.N.Decade for Women: Equality, Development and peace (1976-85)
• World Conference to review and appraise the achievements of the U.N. Decade for Women, Nairobi, 1985


1.5.3 Nairobi Forward Looking Strategies for the advancement of women, minimum targets for the year 2000

• Enforcement of laws guaranteeing implementation of women's equality.

• Increase in the life expectancy of women to at least 65 years in all countries.

• Reduction in maternal mortality

• Elimination of women's illiteracy

• Expansion of Employment opportunities

1.5.4 United Nations Decade for Women (1976 - 1985)

The following are the concrete results

• Gender equality firmly placed on global agenda

• Critical role of women in development process acknowledged


• Nairobi Forward Looking Strategies adopted by 157 countries

• International Women's movement expanded its network

• Creation of two United Nations bodies devoted exclusively to women
  1. UNIFEM (The United Nations Fund for Women)
  2. INSTRAW (International Research and Training Institute for the Advancement of Women.)
1.5.5 United Nations Conference on Environment and Development, Rio De Janeiro, 1992

"Women have a vital role in environmental management and development. Their full participation is therefore essential to achieve sustainable development".

1.5.6 The World Conference on Human Rights, Vienna, 1993. The Vienna Declaration and Programme of Action

- States that the human rights of women and girls are an inalienable, integral and indivisible part of universal human rights, expresses concern for the various forms of discrimination and violence to which women continue to be exposed all over the world, urges the eradication of all forms of discrimination against women, both hidden and overt.

1.5.7 The Fourth World Conference on Women, Beijing, September 1995.

- To draw up a Platform for Action to perform to ensure the completion of the unfinished work in implementing the 1985 Nairobi Forward looking strategies.

- To address the question of how women can be empowered by effective participation in decision-making on all issues which affect society.

1.6 INDIA'S SITUATION

India being a secular country, during post independence period, it took various steps to bring gender equality and gender justice. Since human rights are fundamental rights and in Article 14 the Constitution guarantees justice, social, economic and political - as well as equality before law and ensures non-discrimination on the basis of sex. Article 15 (3) empowers the State to make special provisions for the promotion of the welfare and development of women.
India has committed herself to equal rights and inherent human dignity of women and men by ratifying the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

1.6.1 Women Empowerment in Pre-Independent Period

Women, in India, had a respectable place in the family and the society during pre-vedic and vedic age. In Rig-vedic Age, women of India enjoyed an exceptionally high status. Her high education was regarded as a necessary accomplishment for being well placed in life. Situation took ugly turn in the post-vedic age. The girls lost the status of 'dwija' and came to be regarded as 'shudras'. Basically it was Manu who often quoted for disparaging women and relegating them to the lowly status. By the close of the ancient period women's social and domestic life had generally suffered a radical change and they had come to occupy a position of inferiority both at home and in society. Arrival of Muslim invaders and their rule over a large part of Indian sub-continent made the women's position and status worse. Women were deprived of education, free movement, basic human rights and privileges.

With British rule, India got acquainted with western culture and education. This has resulted in the form of movements of social and religious reforms. Some laws were passed to abolish the prevalent evil customs.

1.6.2 Women Empowerment during Post-Independent Period

Independence of India in real sense paved the way for the empowerment of women in every walk of life, by giving them equal opportunities for their development and protection. Article 14 and 15 of the Indian Constitution not only give the guarantee of complete equality to women but also empower the Government to initiate special measure to
improve their economic and social status. While Article 15 says 'The State shall not discriminate against any citizen on grounds only of religion, race, sex, place of birth or any of them'.

The concept of empowerment of women has been a center point of developmental process during the last 50 years. Several changes came under way in the policies in this direction. Up to the seventies the concept of "welfare" was the root point while "Development" took the center stage during eighties and ultimately the "empowerment" has got momentum during nineties.

1.6.3 Women Empowerment and Economic Self-Dependence

Social reforms and political awareness during freedom struggle and subsequently constitutional safeguards along with legal framework had made Indian women socially and politically strong. Women's work has become more visible, and now accepted as economic actors in their own rights. Government has made special provisions for women and every programme of poverty alleviation and employment generation started in rural and urban areas. Some of the prominent schemes are Jawahar Rojgar Yojana for rural women, Nehru Rojgar Yojana for urban areas, Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Indira Mahila Yojana (IMY), Rastriya Mahila Kosh (RMK), Support to Training and Employment Programme for Women (STEP), Development of Women and Children in Rural Areas (DWCRA) and so on.

1.7 SOCIO-HISTORICAL SCENARIO

The Socio-Historical Scenario of women's situation, specially in India, makes it amply clear that it started deteriorating when male superiority and
domination over female started being eulogised and gender inequality got established. In India, the process and the efforts to bring about gender equality began almost eight decades back when our social reformers started recognising the social injustice done to girl child and women and fought against social injustice to remove sex inequality, discrimination and violence against women through social legislation and the spread of educational facilities. The efforts were accelerated by women's movement, women's organisations and by persons like Mahatma Gandhi whose effort at motivating masses of women to take active part in India's freedom movement generated confidence in them and made them aware of the problems underlying their situation.

The Constitution of India provided equality to women by declaring that no discrimination is made on the basis of caste, class, creed and sex, and by providing political and legal rights to them. A large number of laws were enacted against female infanticide, child marriage, dowry demand and harassment, deprivation of women from inheritance and against trafficking of women and children and so on. The efforts at the National level got real impetus when UN declared 1975 to be the International Year of Women. On UN's suggestion, the Committee on the Status of Women in India was constituted by the Indian Government, which empirically studied the rights and status of women of various sections of the society all over the country. The Committee made various recommendations on the basis of which National Plans were chalked out for improving women's status -social, economic, legal and political and for establishing their equality with men. 'The significant outcome of these policy debates in social and economic fields and advocacy efforts of the women's movements in the seventies was a shift in recognition from viewing women as targets of welfare policies in the social sector to regarding them as critical groups for development' (Government of India, 1995)²³. 
Multidimensionality of Gender Equality and Women's empowerment strategies were discussed at the Fourth World Conference on Women. The Beijing Declaration and Plan for Action on those bases were drawn (United Nations, 1996). In the Plan for Action the main areas of critical concern and some of the strategic and objectives and actions set to be addressed and committed were

i. **Elimination of poverty, racism and discrimination and violence against girl child and women**

ii. **Promotion of women's access and facilities to education and training, health care, employment and economic independence and equal enjoyment of Human Rights and freedoms for women and girls**

iii. **Economic development**

iv. **Women's participation in decision-making processes at all levels**

v. **Women and the media, environment, the girl child and adolescent girls** (Coordination Unit, 1996)

India on its part made five distinct commitments which were highlighted in the country statement;

i. **to increase investment on education with major focus on women and the girl child**

ii. **to universalise mother and child care programmes to reach out every corner of the country**

iii. **to formulate and operationalise a national policy on women which will guide and inform action at every level and in every sector**

iv. **to set up a Commission for women's rights to act as a public defender of women's human rights**

v. **to institutionalise a national level mechanism which will monitor the implementation of the Platform for Action**

The World Bank believes that by advancing gender equality, Governments can greatly enhance the future well-being and prosperity to their
people" (Choksi, 1995). But World Bank rightly feels that "No efforts at gender equality however can be successful without the participation of women themselves (World Bank). Nobel Laureate Dr Amartya Sen (1999) sees development as freedom, which in turn empowers. He emphasises, "Indeed, the empowerment of women is one of the central issues in the process of development for many countries in the world today".

The Government of India has made Empowerment of Women as one of the principle objectives of the Ninth Five-Year Plan (1997-2002). The aim is to make efforts to bring about such an enabling socio-economic and psycho-emotional environment in which women would be able to greatly exercise their rights within as well as outside home as equal partners of men. All efforts are planned to be made to empower women as agents of social change.

1.8 ADVANCEMENT OF WOMEN THROUGH FIVE-YEAR PLANS

1.8.1 Welfare Oriented Approach

The First Five-Year Plan (1951-56) envisaged welfare measures for women. To spearhead welfare measures, the Central Social Welfare Board (CSWB) was established in 1953 which symbolised the welfare approach to women's problems. The CSWB was also reflective of the community development approach, which envisaged for the first time, the need for organising women into Mahila Mandals or Women's Clubs. Although rural women came within the purview of the CD programmes, they were not specifically catered to as a target population based on economic or other specific class related criteria. A large majority of poor rural women thus remained untouched.
The Second Five-Year Plan (1956-61) was closely linked with the overall approach of intensive agricultural development. The welfare approach to women's issues persisted. The Plan recognised the need for the organisation of women as workers. It also perceived the social prejudices/disabilities they suffered. The Plan stated that women should be protected against injurious work, should receive maternity benefits and creches for children. It also suggested speedy implementation of the principle of equal pay for equal work and provision for training to enable women to compete for higher jobs.

The Third Five-Year Plan (1961-66) pinpointed female education as a major welfare strategy. In social welfare, the largest share was provided for expanding rural welfare services and condensed courses of education. The health programme concentrated mainly on the provision of services for maternal and child welfare, health, education, nutrition and family planning.

The Fourth Five-Year Plan (1969-74) continued the emphasis on women's education. The basic policy was to promote women's welfare within the family as the base of operation. The outlay on Family Planning was stepped up to reduce the birth rate from 40 to 25 per thousand through mass education. High priority was accorded to immunisation of pre-school children and supplementary feeding for children.

1.8.2 Development Oriented Approach

The Fifth Five-year Plan (1974-79) emphasized the need to train women in income and protection. It also recommended a programme of functional literacy to equip women with skills and knowledge to perform the functions of a housewife (including child care, nutrition, health care, home economics etc.)
This plan coincided with the International Women's Decade and the submission of the Report of the Committee on the Status of Women in India (CSWI). The overall task of CSWI was to undertake a comprehensive examination of all the questions relating to the rights and status of women in the context of changing social and economic conditions in the country and problems relating to the advancement of women.

In the Sixth Five Year Plan (1980 - 1985), a chapter entitled 'Women and Development" was included by adopting family as a unit of development and for this a multi-disciplinary approach with a three pronged thrust on health, education and employment was undertaken.

Seventh Five Year Plan (1985 - 1990), emphasised the continuation of development programmes for women with the objective to raise their economic and social status and to bring them in the mainstream of national development through identification and promotion of beneficiary oriented programmes.

In the Eighth Five-Year Plan (1992 - 1997), the women were made to function as equal partners and participants in developmental process, shifting from development approach to empowerment of women.

1.8.3 Empowerment Oriented Approach

According to Ninth Five Year Plan (1997 - 2002), "Empowerment of women, being one of the objectives of the Ninth Plan, it will ensure to create an enabling environment with requisite policies and programmes, legislative support, exclusive institutional mechanisms at various levels and adequate
financial and manpower resources to achieve this objective". The following activities are planned during the period.

i. The Plan recommend an expeditious adoption of the "National Policy for Empowering Women" along with a well defined Gender Development Index to monitor the impact of its implementation in raising the status of women from time to time.

ii. Strategy of Quota System for Women both in Parliament and State Legislatures and also in services will be adopted for the purpose of striking balance in decision-making.

iii. Efforts will be made to fulfill the goal of 'Education for Women's Equality' as laid down in the revised National Policy on Education (NPE), 1992.

iv. A life cycle approach to women's health with a special focus on reproductive health and choices will be adopted.

v. For economic empowerment of women, efforts will be made to enhance her capacity to earn, besides the access to and control/ownership of all family/community assets.

vi. Participation of women will be ensured in conservation of environment and control of environmental degradation.

vii. For the advancement of women and reduction of household drudgery among women, science and technology will be applied.

viii. A media policy will be framed in such a way that it becomes an instrument in programming a positive image of girl child and women.

1.9 EMPOWERMENT OR ENABLEMENT?

In the field of gender and micro-enterprise development, empowerment (Linda Mayoux, 1995) approach refers to grass-roots "community" and solidarity, "trickle up" and "tickle out" and group formations and so on. Social advocacy is emerging as another facilitating mechanism to help people understand their power.
A document on Toward Empowering Women (1995) prepared by the Government of India, puts together all constitutional guarantees, laws, national plans of action for different groups, perspective plans, social policies, and five year plans, and shows that a shift from "development" to "empowerment" of women. The Final Draft of National Policy for the Empowerment of Women (1996) contains eighteen points. It starts from the Mexico Plan of Action (1975) and continues with gender disparity, human rights and fundamental freedom, elimination of violence against women, elimination of discrimination against and violation of the rights of the girl child, women in decision-making, women in developmental process, mass media, poverty eradication, basic needs and so on.

Solar (1996)\textsuperscript{27} has examined the concept of empowerment in relation to human service work. He finds a number of key assumptions, goals and practices fundamental to empowerment not only less than empowering but as instruments to actually perpetuate a symmetrical power relations between human services workers and clients. According to him, empowering has been used and is being used as a term of convenience, to justify and maintenance of disempowering policies and practices rather than their elimination.

In the Encyclopaedia of Social Work (1995), Bombyk\textsuperscript{28} has dealt with the concept of empowerment and stated "that people's right to choose for themselves what they believe are their interests, what they want to do to better their conditions, and what methods will work best for them is the only way they can gain control over their lives".

1.10 DEVELOPMENT: BASE FOR EMPOWERMENT OF WOMEN

It is perceived that development is a multi-dimensional process which involves not just an acceleration of economic growth to reduce inequality and eradicate poverty and progression of a traditional society towards
modernisation, but also a march towards ideals of democracy, namely liberalism, egalitarianism and justice - social and distributive. Besides, development today is human development, which covers all people.

Today, it is impossible to propose a development strategy, which is not participatory, because the development paradigm puts the focus on development of people and their participation. The third World sees people as the greatest asset and believes that true development must center on people and it is also realised that people cannot be developed from outside and they have to develop themselves by participating in activities that affect their lives. Participatory development simply means 'putting' people first', giving meaning to their own actions and enabling them to take development initiatives. Participation is an end in itself where purpose is to develop and strengthen the capabilities of people to spearhead development themselves. It means, people must involve themselves in decision-making, implementation and evaluation of the programme, which they have participated. Moreover, the participation of women is integral to the development process.

In addition, experience has shown that development programmes that were designed without the involvement of the intended beneficiaries have failed. As a result, aid agencies within and outside India realized the need to incorporate participatory principles into their programmes. Participation was offered with adequate importance, but in policy making and planning committees it was offered only with little real influence. Therefore, something more than participation was required for which the term 'empowerment' was coined which is frequently stimulated through participatory exercises of the people, Thus, implicit in participation is empower or transfer of power to the people. As a result, the development strategy has been shifted to empowerment of women and 'giving them a voice' in the decisions that so directly affect their lives. Empowerment means
development of skills and abilities in people to enable them to manage better and have the say in or negotiate with the existing development delivery systems. Some see it as more fundamental and essentially concerned with enabling people to decide upon and undertake actions, which are believed to be essential to their development.

From the preceding paragraphs it is understood that development is a word that encompasses the participation and empowerment of people. It has not only to do with policies and programmes, but feelings, preferences and needs of the people. Besides, from the planning experience in India, it is clear that from mere economic growth to growth with equality and justice, from Government initiative to people's involvement and participation, from socio economic development to human resource development and from endowment to empowerment, the pattern of development has come a long way.

1.11 VOLUNTARY EFFORTS TOWARDS EMPOWERING WOMEN

Much of the Non-Governmental efforts through the sixties and seventies relied heavily on providing services or at least being the link between the communities and service delivery agencies. Over a period of time, it was realised that such a mechanism led to a 'dependency syndrome' where communities continued to rely on outside source for services. Many organisations working for women's emancipation also have realised that their efforts are no way different from the top-down approach adopted by the Government and later tried other mechanisms emphasising on bottom-up struggles, where the women are organised into homogeneous groups, locally called 'Self Help Groups' (SHG) and tried to support their efforts to autonomously acquire the resources to run services for themselves rather than entering into the field of service delivery themselves. In other words, the Non
Governmental Organisations took the role of catalyst to promote participatory approach.

As Nandini Azad (1986) has pointed out 'theoretically, all constraints stem from the female workers' caste, class and gender roles'. Caste affiliations define her mobility and class membership limits her access to productive resources, basic amenities and has an invisible position in the market economy. Gender roles physically compel her to undertake productive occupations near the household. Poor health and physical stress restricts productive opportunities to women. Lack of male support and abuse by male dominated environment, low self-perception, lack of visibility are some other constraints that women face in their struggle towards gender equality.

In the economic front also, women face severe problems and the salient features related to economic roles are

i. Dependency on moneylenders for credit
ii. Seasonal employment
iii. low returns
iv. Labour intensive trades
v. Drudgery
vi. Low quality products and lack of new technological inputs, and lack of marketing techniques.

Some other related factors are general indebtedness and distress sale of the assets of high value for a small loan; the items that are mortgaged are never redeemed in most cases. All these factors cause poverty and powerlessness among poor women from urban areas.

In the light of the above problems faced, several strategies have been worked out by voluntary agencies to mitigate such problems and to
emancipate them to overcome such constraints. These strategies of emancipation could be categorised into the following:

i. Economic emancipation

ii. Socio-cultural emancipation, and

iii. Emancipation through awareness and capacity building.

The programmes in the economic emancipation include extending credit through small and long term loans, getting better wages, improving access to employment and income generation, supply of raw materials, improving marketing of their products, delinking supplier-buyer mechanisms and creating a more human and congenial atmosphere for women workers.

The social emancipation programmes include organising and mobilising potential human resources, bringing about changes in attitudes, quality of life through creation of better educational opportunities, health facilities, day care centres for infants and reducing hostile social conditions at family, community and working place.

Emancipation through awareness and capacity building include organising camps, campaigns, focus group discussions, training and orientation, exposure-visits, street theatres and so on.

1.12 WOMEN'S EMPOWERMENT THROUGH FORMATION OF SELF HELP GROUPS (SHG)

Self Help Group is a small, economically homogeneous and affinity of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per the groups decision and for working together for social and economic upliftment of their families and community. These groups would not only engage in productive economic activities, but also
function as important sustainable organisations for dissemination of knowledge about health, nutrition, literacy, education, adoption of technical practices and help prepare women to take up leadership positions.

1.12.1 Purpose

Self help Group exists to offer services to its members. It is based upon the principle of development of oneself and let others develop simultaneously. A Self Help Group has both social and economic role to play. Socially, it represents the combined aspirations of its members. It requires the members to look after their own interest, and that of the community in general and to see how both can be enhanced and achieved with a co-operative effort. The financial requirement is income generation/increase because these self help group play a significant role in launching micro-enterprises. Besides this, consumption and emergency need are also met through SHGs. The glory of Self Help Group is its ability to adapt itself to all needs and to all societies and people. Due to the above reasons, SHG is the only tool for women's empowerment.

1.12.2 Services offered by SHGs

A Self Help Group (SHG) primarily offers the following services to its members

- Savings
- Credit
- Financial counselling
- Death relief
- Income generation programmes
- Better housing
- Water supply and sanitation facilities
• Improved educational facilities to the children
• Health needs
• Community structure

1.12.3 Benefits for community

• Inculcation of spirit of self-help and team spirit
• Higher social capital - Active participation, networking and collective action for development
• Model effect wherein poor women begin to form similar groups seeing the success of the older SHGs
• Improved health and family welfare through better awareness
• Knowledge of various welfare programmes of Government and banks through linkages facilitated with Government agencies
• Voicing and acting against social injustice and violence against women and children
• Women gain confidence and their voices are heard
• Economic development due to better economic status of families
• Elimination of child labour through better economic status and increased awareness
• Environmental consciousness and conservation of natural resources
• Communal and caste harmony
• Eradication of evils of alcohol and dowry

1.12.4 Credit

The self help group offers short, medium and long term loans for the production, consumption and asset building needs of members. The purpose of these loans is to ensure that the member generates more savings either by
increasing income or through decreasing expenses. The loans are advanced on the basis of thrift accumulations, membership period, repayment period and capacity and such other factors. It offers loans at competitive rates of interest and easy repayment periods.

1.12.5 Systems

There are three types of savings and credit systems. First, a credit-led system (i.e., external resources form an important component of credit fund) without people's involvement. Second, a credit led system with people's involvement. Third, a savings-led system for people's involvement.

First of all, the ability of each of these systems to cater to the needs of the poor and contribute to their economic development depends on involvement of the people. Hence, any system that does not involve people is not suitable to the poor in efforts of their economic development. A savings-led system which ensures people's involvement and which has potential to become sustainable in the long run is the most appropriate system for the poor.

Although a credit-led system with involvement of the people caters to the needs of the poor, it may not be sustainable in the long run because financial resources required may not be easily available. Further, this system is difficult to be replicated on a large scale.

1.12.6 NGOs and Self Help Groups

Most of the NGOs have formed SHGs in savings and credit activities from 1985 onwards. Since then, there has been a rapid rise in the number of Self Help Groups involved in these activities. NGOs have formed SHGs
because poor did not have access to credit from any of formal institutions. There were other contributing factors, which can be divided into two types. The first type includes:

i. An uncertain labour market on which a majority of the poor depend. This resulted in uneven employment opportunities leading to gaps between income and expenditure.

ii. Exploitative moneylending system on which the poor depend to manage shortages, further perpetuating their backwardness.

The other type of factors can be broadly characterised as inducing or compelling ones. NGOs have realised that:

i. Dependence of members of the target group on moneylenders for consumption credit, and interlinked markets has an adverse impact on development work of NGOs. Hence there was a need to find a supplementary credit source.

ii. SHGs in savings and credit would help in community mobilisation and target group building

iii. SHGs also help in achieving long run sustainability of the on-going programmes

iv. Economic development of the poor is important for the success of their ongoing development work and SHGs in savings and credit, are seen as a first step in that direction. Thus, NGOs have realised that there are positive multiplier effects of credit *per se* and the multiplier effects of the formation of an SHG.

### 1.12.7 The operation of SHG involved in savings and credit

In general, NGOs encourage the target group population to form into groups voluntarily at a micro level. These are called SHGs because the resources (both financial and personnel) required for the running of savings and credit activities come largely from the target group itself. SHGs may not be registered; but function within the framework of rules prepared by the
members themselves. SHGs may be involved in many activities; but their focus is often savings mobilisation and provision of credit. Small savings are mobilised regularly from the group members to create a fund, jointly owned by the group. Members borrow regularly from the fund. The resources (money) keep on revolving between the fund and the users. In the process, the fund grows over time as additional resources in the form of savings and interest on loans are added to the original fund. The members manage the operations (savings mobilisation, lending, and collection of dues and maintenance of accounts) with minimum support from the NGOs. Overtime, the group members manage to resolve their credit needs relating to both consumption and production. This would lead to gradual economic development of the target group consisting mainly of the landless households, marginal groups and women.

1.12.8 Identification of target areas

A baseline survey is essential prior to assess the necessity and deficient areas in formation of self help groups as an intervention technique in the areas.

1.12.9 Identification of target group

Poverty is defined in terms of caste, class and sex. Educational, material, social and cultural and other standards of life are also used as indicators of poverty. It has been suggested that the poor are those who do not employ any wage labour but employ themselves as wage labourers/self employed persons whose income is not enough to satisfy their basic minimum needs. In the rural context, the landless poor, marginalised poor farmers, poor artisans come under this category ... Gender factor leading to male domination and sex exploitation, social oppression based on caste division make the situation more complicated. The definition of under-privileged,
therefore, has to include all three factors namely economic, caste and sex" (Bhat, 1991).

1.12.10 Process of identification of target groups

The process of identification of target groups varies across NGOs. The usual methodology is in cases where new groups are to be set up, to visit areas and have discussions with the poor. Those who show interest in savings and credit would be encouraged to join the groups. While doing this, importance is mainly given to willingness and enthusiasm in the programme rather than whether a group is homogenous or not. The NGOs are eager to set up groups and do not like to take care of each and every detail of the members. In general the agencies proceed with an assumption that poverty exists everywhere and all the poor need intervention. They do not often make the crucial distinction between absolute and relative poverty.

In cases, where savings and credit activities are introduced as a supplementary activity to the ongoing activities on education, health and so on, the process of group formation becomes difficult. If the NGOs have already formed groups on the basis of homogeneity, savings and credit activities can be started without much difficulty. But, groups that were formed for other objectives may not be suitable for savings and credit activities.

1.12.11 Size of the groups

An ideal group should be between 20-25 women members which allows members to participate effectively in democratic decision-making. In general, it is seen that effective understanding of issues and participation in discussions and programmes occurs in small sized SHGs. If the size were too
large, the group building process and leadership development would be considerably affected.

Thus, the formation of Self Help Groups has led to several positive features. A most important aspect is that the earlier belief that the poor are unbankable and not creditworthy has been proved to be wrong. It is also revealed through the Non-Governmental Organisations' experiences that if given opportunities and professional encouragement, poor excel in gaining access to management and assuming control over their own financial resources and help themselves in their social, political and economic development.

1.13 MODELS OF EMPOWERMENT THROUGH SELF HELP GROUPS

Some of the prominent empowerment models working through formation of Self Help Groups are as follows:

i. **Grameen Bank** founded in 1976 by Professor Muhammad Yunus in Bangladesh to eradicate poverty among rural poor women. He exploded the myth that lending to the poor was a risky business. The highest repayment rate was 95% within the groups.

ii. **The Bangladesh Rural Advancement Committee (BRAC)** was founded in 1972 to alleviate poverty through empowerment of poor. In practice, this is realised through the formation and development of village organisations of the poor. BRAC is able to deliver its various social and economic services, including primary and adult education, para-legal and preventive health education, financial services, training in craft and enterprise skills, improved technologies and marketing and health and family planning services.
iii. **PROSHIKA**, a NGO established in 1976, is one of the first organisations in Bangladesh to build organisations of the poor. It began by facilitating the formation of primary groups often called 'samities' among landless and marginally landless women in rural areas. It proved an effective approach for the rural poor to achieve active cooperation among themselves; undertake economic and social actions, receive support from NGOs and other institutions.

iv. **Working Women's Forum** established in 1978 as a grassroot union of poor women workers, started primarily as a credit group providing assistance to poor and destitute women. It has established branches in Tamil Nadu, Andhra Pradesh, Karnataka and Uttar Pradesh and initiated several programmes to cater to the specific needs of its members. The major programmes are credit assistance, health and family welfare services, child welfare, vocational training and so on.

v. **Self-Empowered Women's Association (SEWA)** is a trade union founded in 1972 at Gujarat to organise the weakest and the most exploited section of self-employed women. SEWA has developed a joint strategy of struggle and development including securing minimum wages, obtaining licenses for street vendors and striving for laws that protect home based workers from exploitation and legal rights for street vendors. SEWA has promoted over 70 different types of Co-operatives by providing health care, childcare, insurance and housing.

vi. **Society for Promotion of Area Resource Centre (SPARC)**

A NGO functioning in Bombay and successfully completed an empowerment venture of providing shelter to slum dwellers in Bombay pavements. This is a social action programme by mobilising women into groups for demanding permanent dwelling. The social advocacy
approach through bargaining with the officials has helped women to obtain a permanent dwelling. Savings supplemented with the loans obtained for construction of houses.

vii. **Women's World Banking** is an idea born during the first UN World Conference on Women in 1975. The Ahmedabad based Indian affiliate is Friends of Women's World Banking (FWWB). It is extending support to over 75 NGOs in 7 States including Gujarat, Karnataka, Tamil Nadu, Andhra Pradesh, Kerala, Madhya Pradesh and Rajasthan. The main activities of the organisation include management of savings and credit groups, capacity building as well as identification of viable income generating activities.

viii. **Women's empowerment through Mahila Samakhyas (MS)**

The programme began in 1989 in a few districts of Uttar Pradesh, Karnataka and Gujarat and later expanded to Andhra Pradesh and Bihar. The overall strategy is to mobilise women for education, development and social change. The tactics is to sustain and initiate a process of education which will enable women to think critically to question and to analyse their own condition to demand and acquire knowledge and skills which enable them to plan and act collectively for change.

ix. **Women's Empowerment through Community Development Scheme**

In 1986-87, the Government of India, which aimed at holistic development of the communities, formulated a programme called Urban Basic Services for the Poor (UBSP). CDS has been experimented in Alappuzha District of Kerala. CDS has the involvement of many agencies - State and Central Government, UNICEF, NABARD and NGOs. The strategies include
a. Formation of three tier community structure,
b. Convergence of services of different departments
c. Entrusting the responsibility of maintenance of assets through federations. Women oriented programme assured a smooth transition of power from bureaucracy to the people. The programme helped to bring out the latent talents of women. Participation boosted their self-confidence.

x. Sri Padmavathy Mahila Abhyudaya Sangam (SPMS), Tirupati

SPMS, registered in 1992, is a legally recognised federation of women Self Help Groups. The main philosophy guiding SPMS is that poor women should be organised and helped in building capacity to enable them to solve their economic problems. The objectives of the organisation include the creation of a local financial system for the urban poor to address savings, credit and insurance needs. Thus, SPMS has created an accessible and sustainable alternative banking system which is fully managed by its community members. SPMS has promoted nearly 600 SHGs comprising over 7,500 members.

SPMS provides credit to the members to meet their needs which include consumption, business, marriage, debt redemption, housing and infrastructure. SPMS has been accessing bulk funds from mainstream financial institutions including HUDCO and HDFC. SPMS has evolved good managerial, financial and accounting systems. Besides this, it also has a housing and infrastructure cell, which provides technical support right from design to completion of the works. Besides financial support, the agency has been carrying out various other activities to address the developmental and social issues of its members.
xi. Madurai Vattara Kalanjiam (MVK) Madurai

Madurai Vattara Kalanjiam (MVK) is a federation of women SHGs promoted by DHAN Foundation in the slums of Madurai. Since the slums are not having even basic amenities and slum dwellers are living in absolute poverty, DHAN Foundation decided to intervene through its micro-finance programme in the year 1998. Presently there are more than 125 groups catering to the needs of 1900 families. These SHGs have been federated to form the 'Madurai Vattara Kalanjiam. It has established strong linkage between the SHGs and the local commercial banks. The organisation has also promoting pilot projects for integrated slum development.

xii. MYRADA

MYRADA is a rural development organisation based at Bangalore and working with the rural poor in backward districts of Karnataka, Andhra Pradesh and Tamil Nadu. The organisation fostered a process of dynamism in establishing the Rural Credit Systems through socially functional groups. The mission of MYRADA is briefly as follows:

- Foster a process of ongoing change in favour of the rural poor in a way in which they can sustain this process
- Supporting the rural poor in their efforts to build appropriate and innovative local level institutions rooted in traditional values of justice, equality and mutual support
- Working towards recreating and self-sustaining habitat based on a balanced perspective of the relationship between natural resources and the legitimate needs of the poor
- Influencing public policies in favour of the poor
The above models are mostly rural based and promoted by the individuals and Non-Governmental Organisations. This has become more of institutionalised rather than community based organisations and less priority has been given for its self reliance. In most of the cases, Self Help Groups are depending on the NGOs for its sustenance and guidance rather than meeting out their own needs. NGOs are interested more hold on these groups for their existence rather than making Self Help Groups to function independently. Most of these SHG have been formed for credit and savings rather than the holistic development of the community. It was revealed that only women SHGS who have been involved right from the process of planning to post project period can sustain and take up the responsibility and less dependent on Government or NGOs. Hence, the groups should be used only as an entry points, rather than for savings and credit activities.

1.14 SELF HELP GROUP FORMATION - TAMIL NADU EXPERIENCE

1.14.1 The IFAD's Experiment and the Tamil Nadu experience

This early pioneering effort was aided and enhanced by assistance of the International Fund for Agricultural Development, through the Tamil Nadu Women Development Project taken up for implementation by the Government of Tamil Nadu through the Tamil Nadu Corporation for Development of Women Limited, (TNCDW) in eight districts of Tamil Nadu in 1989-90. The prime objectives of the project were to improve the social and economic position of women below poverty line, through the formation of Self Help Groups of poor women in these districts with active assistance and facilitation NGOs. Financial discipline inculcated through internal rotation of savings and introduction of best practices like double-entry book keeping helped in building capacity of the SHG members. Training in SHG
management, skill development and so on also played a very important role in empowering poor women.

Tamil Nadu Women Development Project under the name of "Mahalir Thittam", with State funding covers all rural and urban areas of the entire State. The scheme is intended to promote economic development and social empowerment of the poorest women through a network of Self Help Groups formed with active support of NGOs. These groups would not only engage in productive economic activities, but also function as important sustainable rural organisations, for dissemination of knowledge about health, nutrition, literacy, education, adoption of new agricultural practices, farm and non-farm sector economic activities and help prepare women to take up leadership positions.

1.14.2 The objectives of the formation of SHGs would be

- Social Empowerment
- Economic Empowerment
- Capacity building of the poorest and disadvantaged women.

Empowerment of women would lead to benefits at two levels - one, direct benefits to the individual women and women's groups; and two, spillover development benefits for families and community as a whole.

1.14.3 Project area

The project area encompasses all districts of Tamil Nadu. The scheme has been extended to all districts in a phased manner, with the vision of forming and nurturing 60,000 sustainable SHG's covering about 10 lakh women over a period of 5 years in Tamil Nadu. As on September 2000, 9 lakh women have been joined the fold of SHGs under MaThi. Training of
SHGs animators, representatives and members is a regular feature. At district level, new SHGs are given regular training as per a pre-designed curriculum designed to awaken their motivation and abilities. NGO field staff have also been oriented in double entry bookkeeping and SHG facilitation. Thrust is being given to motivate formation of Cluster Level Federations of SHGs in the current year with a view of strengthening sustainability of SHGs.

1.15 TAMIL NADU SLUM CLEARANCE BOARD

Tamil Nadu Slum Clearance Board was set up in 1970 to clear and improve slum areas so that these areas may not become a source of danger to the health, safety and well being of the public. Major objectives of Tamil Nadu Slum Clearance Board are:

- Clear the slums specially those in flood prone or other vulnerable areas and to provide self contained hygienic tenements in serviced plots to the slum dwellers in safe places
- Prevent private landowners from evicting the slum dwellers from their huts and to provide security of tenure
- Provide basic amenities like drinking water, street lights, and storm water drains and sanitation facilities to all slum areas

Tamil Nadu Slum Clearance Board's developmental activities include Slum Clearance, Slum Improvement, Sites and Services, Accelerated Slum Improvement Scheme, Shelter for Shelterless, Pavement Dwellers Housing Scheme, Cash Loan Scheme for House Upgradation, besides implementation of various Community Development activities.

A Community Development Wing is functioning in Tamil Nadu Slum Clearance Board since 1981 to carry out the following activities.
i. Employment training programme  
ii. Resettlement and Rehabilitation Scheme  
iii. Programme on "Control of Diarrhoeal Diseases (CDD WATSAN programme) through Water and Sanitation" with the assistance of British Airways.  
iv. Child Labour Elimination programme  
v. Entrepreneurial Development Programme for women  
vi. Enumeration and verification of households  
vii. Health and sanitation camps  
viii. Other community development activities

1.16 PROGRAMME ON CONTROL OF DIARRHOEAL DISEASES THROUGH WATER AND SANITATION (CDD WATSAN PROGRAMME) IMPLEMENTED BY TAMIL NADU SLUM CLEARANCE BOARD

The CDD WATSAN programme was conceived by Tamil Nadu Slum Clearance Board to improve the water and sanitation conditions of the Pulianthope area in Chennai in association with UNICEF. With financial assistance from British Airways and functional support from other Government departments like Metro Water, Corporation of Chennai, Directorate of Social Welfare, Tamil Nadu Slum Clearance Board implemented this programme in four neighbourhood slums of Pulianthope area which possesses the potentiality of replication on a sustainable basis. The programme is termed “Change for Good” as it aims at improving the quality of life of the people. The programme is directed towards creating a facilitating environment for a significant improvement in the quality of life in the programme area.
The programme has been implemented in four slums of Pulianthope area with a population of 20,000. (Annexure I) These slums are situated in the northern side of Chennai City, which suffer from environmental problems due to air pollution emanating from the industrial belt. A slaughter house existing on the southern boundary is also a major source of pollution. Besides, inadequate basic amenities such as water supply, drains and absence of sewerlines make the environment unhealthy. The area is bounded by canals in its southern and eastern sides, which faces a threat during rainy season. These slums are in existence for more than 40 years due to settlement of labourers working in the nearby industries. The major occupations of the slum dwellers are unskilled labour, construction work, rickshaw pulling, auto driving and small vendors.

A notable feature of this programme is the holistic approach it has followed instead of concentrating on only one or two issues. Water and sanitation are not very attractive entry points for an Urban Community Development programme. But complementing this with overall community involvement especially the women's involvement makes this an ideal model.

The main objective of CDD WATSAN programme is to control diarrhoeal diseases adopting CDD WATSAN strategy through organised community structures to improve the overall living conditions of the people through convergence of different departments' resources. The specific objectives are:

i. To reduce the diarrhoeal incidence among children under five by 25%

ii. To promote key practices for prevention and management of diarrhoeal diseases

iii. To provide increased access to sanitation facilities
iv. To create awareness on health, nutrition, water, sanitation and immunisation

v. To create an organised community structure for the sustenance of area based services

vi. To converge different departments’ resources for overall upliftment of the areas

The CDD WATSAN strategy implies the management and prevention of diarrhoeal diseases involving women and the community along with the Government in the selected slums integrating programme components such as water supply, sanitation and health. The approach has been to develop an effective community based health, hygiene and environmental programme with the active participation of women and children.

Under the programme, community groups have been formed for implementing and sustaining the programme activities. The objectives of these structures are three folds. Viz.

i. Women’s empowerment

ii. Transfer of responsibility to the community

iii. Sustenance of the programme.

In order to inculcate saving habit among the community, the women were motivated to start Self Help Groups. They have been given training on the importance of savings and maintenance of accounts.

Tamil Nadu Slum Clearance Board organised capacity building programmes for the grassroot level women workers, field functionaries of Government, Non Governmental and Community Based Organisations (CBO), Resident Community Volunteers (RCV) and other local representatives in the areas of sanitation, health, family welfare,
communication and education. In the training and orientation programmes, the basic aim is not only to create awareness but also to form action groups to fulfill their needs. Apart from this, various employment training programmes for youth were also conducted to enhance their economic status. Various awareness, creation programmes on AIDS, Tuberculosis, deaddiction and evils of child labour have been organised to sensitise the community on the ill-effects of these problems.

Twenty Women Animators and two hundred and ten Resident Community Volunteers from four areas have been selected to work at the grassroot level. They have been trained to influence others with remarkable enthusiasm. The selected volunteers had a mission of involving more and more people in the development programmes. They formed an information network about the various aspects of women's empowerment and sustainable development within the community. Their main task was to work with the community, be a liaison between the agency and the community, educate the community about the problems, bring it to the notice of the concerned departments and find out a solution. They were selected on the basis of their ability, personnel qualities and dedication to the cause of women's empowerment and sustainable development.

Various strategies were adopted to tackle the issues affecting women. The strategies include development of local leadership, self-reliance and self-sustenance of women. The various developmental activities also helped women to understand themselves, to know their surroundings and situations in which they live.

The community structure formed under the programme is a four-tier system, as given below.
i. Neighbourhood Group (NHG)

ii. Self Help Group (SHG)

iii. Area Development Societies (ADS)

iv. Community Development Society (CDS)

The Neighbourhood Group, which is the bottom level structure, consists of 20 families each. Woman representatives from each of these families have formed the Neighbourhood Group. These families have been identified based on the streetwise or neighbourhood pattern. Each NHG have elected/selected a representative known as Resident Community Volunteer.

Self Help Group, which is the second tier, consists of 200 families each. The neighbourhood representatives and their women members from the same street and its neighbourhood formed Self Help Group.

The Self Help Groups of each of the areas formed into Area Development Societies to take up activities independently. The President/Secretary of all Self Help Groups are the members of Area Development Society at the slum level.

Community Development Society (CDS) is the self help organisation. It is an apex body of Area Development Societies (ADS) which, in turn, are federations of Self Help Groups of high-risk households. Autonomy and participation are the hallmarks of this four-tier system.

The Area Development Societies have also adopted a system for collection of garbage at household level by using tricycles and baskets provided under the programme by collecting nominal amount from households. It has also decided to operate revolving fund through Area
Development Societies for educational assistance, to start income generation programmes and implement sanitation programmes like construction of individual toilets.

In order to mobilise the women for collective action to address the CDD WATSAN issues in their areas, different campaigns and awareness creation programmes have been organised in collaboration with Government, Non-Governmental, Community Based Organisations and Area Development Societies on the issues related to sanitation, health, diarrhoea, hand washing, immunization and primary school enrolment. In order to disseminate the messages on CDD WATSAN, jatha programmes (Street plays) were organised in the programme areas through songs, dramas and so on.

1.17 PROCESS OF EMPOWERMENT IN CDD WATSAN PROGRAMME

The empowerment approach in essence initiated processes that result in the restoration of women's self-image, enhanced their confidence, provided them with space to come together as a group, give them access to credit and markets, build their confidence in handling finances, to own productive assets, to resist exploitation and bargain for gender equity. Women were motivated to take up issues relating to basic amenities for meeting their practical needs as well as entitlement rights and in the process acquired skills to analyse and reconstruct their realities and learnt survival strategies to protect and assert themselves as individuals and as women.

Through involvement of women in the process of development, change in the self, family and community was witnessed. Women were not only saved and accumulated money power through group savings, but also witnessed attitudinal and motivational changes. The community was able to get infrastructural facilities to improve their quality of life and awareness and
decision-making levels have been enhanced due to capacity building activities.

Incorporating empowerment in the sustainable development means investing in a long-term process. Empowerment seeks to foster local ownership of development processes and allows women to manage and control resources. Empowerment allows women’s groups to influence the systems that affect their lives. Under CDD WATSAN programme, a series of capacity building programmes were conducted to enhance leadership and awareness levels of women on issues related to sanitation, health, diarrhoea, immunisation, income generation programme, women’s rights, mother and child welfare, decision-making and so on.

In Self Help Group formation and operationalisation, women have learnt from each other the felt needs of self, families and the community in which they live. Through exposure visits to similar programmes implemented in neighbouring States, group discussions and case examples, their awareness levels have been enhanced. Women began to identify themselves in Self Help Groups and became empowered and they were able to collectively represent their grievances with Government and Non-Governmental Organisations. The empowerment process enabled women first to mobilise their own savings and helped groups to build “money” power. The programme helped to improve the quality of life through improved water supply and sanitation facilities provided by Government apart from awareness creation. Three stages of development were proposed i.e. family, groups and the total community. Due to health education programmes, women from Self Help Groups treat gastro-intestinal diseases with home remedy, which were neglected otherwise until they became chronic and proved fatal in some cases. The health education has also equipped them with the prevention and management of diseases. Women continue to learn new skills through group
sharing and participating. They have improved problem-solving capabilities both individually and collectively so that programme can become sustainable.

Entrepreneurial Development programme (EDP) implemented by Tamil Nadu Slum Clearance Board has provided an opportunity for women to start some economic activity and equipped them with managerial skills. Through the training, women were able to get vocational training, loan assistance and market avenues for the products manufactured by them. Women have also taken up group activities by selling rice, provisions, textiles, and eatables in bulk. SHGs were also able to mobilise financial resources through Government, banks, NGOs assistance and group savings and subsidies from Swarna Jayanthi Shahari Rozgar Yojana and so on for income generation activities. As a process of empowerment, various developmental activities have been routed through SHGs. Involving women in the process of their own development has helped the SHGs to be self-dependent.

Sustainability of the programme has been ensured by formation of a Community Development Society (CDS). CDS is a registered Society functioning independently by mobilising funds through revolving fund from UNICEF, interest accrued from SHGs loans, common fund collected from members as service charges. This Community Based Organisation (CBO) is unique in its own way. It is fully managed by women themselves by handling individual, family and community affairs. This programme has become an urban model for community development.

On assessing the impact of SHGs as a tool for women's empowerment implemented through various National and International organisations, Government Departments, Non Governmental and Community Based Organisations, Tamil Nadu Slum Clearance Board implemented a
comprehensive Community Development Programme through involvement of women as partners in their own development.

1.18 CONCLUSION

Though the welfare schemes are being carried out by various Government and Non-Governmental Organisations for sometime, still the socio-economic conditions of women living in slum areas have not been improved besides their quality of life remaining static and suffer from inadequacies.

Emancipation through awareness and capacity building has a major role to play in liberating women from lack of information and initiative, or in other words inertia. For instance breaking stereotyped roles of housewife, organising them into groups and associations to change perceptions regarding female mobility outside home through mass meetings, imparting legal education, promoting solidarity among them and so on. Very few Non-Governmental Organisations cater to the above components of women's emancipation. A comprehensive approach like CDD WATSAN programme to tackle the problems of women in all perspectives is the best way for empowering urban poor women.
REFERENCES


19. **Molyneux, opcit.**


