CHAPTER 1

INTRODUCTION
Chapter- 1

INTRODUCTION

The participation of women in development, and empowerment of women as a global issue has gained momentum since 1970s. The International Women's Year, 1975, Mexico Conference and the United Nations General Assembly, 1976 have become the two important and most decisive international events in this regard. Since then efforts are made to find out causes and effects of women inequality, analyzing and measuring the nature of inequality and formulating policies and development mechanism for achieving women's economic independence, women development and women economic welfare. UNO has given an international call for providing and ensuring women's rights and women equality since 50 years of its inception. Achieving gender equality, equal status for women and women legal rights are important issues in UNO's agenda for which it has struggled for. The efforts of U N since 50 years until recently have yielded some results; 1945-1962: is considered as the period of providing equal status for women through legal sanctions. 1963-1975: considered as a period of safeguarding women's rights through government supportive rights. 1976-1985: considered as a period of bringing rational and effective changes in International organizations and communities regarding recognition of role of women in development and celebrating this period as Women's Decade. And 1986-1995 until recently is considered as a period towards equality, development and empowerment.

Recognition of women status is another subject before U.N. To achieve high status of women, factors such as role of women in decision making in the family and community, women's educational status, women's participation in social, political and economic activities, the extent to which women have control over their own lives and their access to knowledge and resources are to be very seriously considered.
The role of women in the field of development of a community, village and country, as a whole, has been highly recognized. The importance of women empowerment as a tool to alleviate poverty and bring down the income disparities is the need of the hour, as the international institutions like UNO and other organizations have laid stress on the distributive justice rather than just growth of per-capita income. Empowerment is the capacity of members of a group or an individual to make effective choices and transform these choices into the desired action and outcome. Empowerment is the feeling that activates the psychological energy to accomplish one's goal. Empowerment is a concept covering social, political and economic aspects of human life.

Women empowerment is a voluntary process in democratizing society [men, women, institution and State apparatus] and ensuring maximum participation of women in decision making and governance. Women empowerment is a process which encompasses several mutually reinforcing components that are ushered through an increased level of participation in the public affairs which helps people gain control over their lives through rising awareness, taking action and working in order to exercise greater control. The role of women in changed domestic and global perspective has been considered most important to the political, social and economic life of our society. It is the area of socio economic equality, liberty and decision making where they have to carve a meaningful space for them. The constitutional safeguards and progressive legal enactment have endowed jurisdictional equality. But the right to equal status and opportunities in education, law and political participation in influencing the key decisions having serious imprints on socio economic structures have been still a distant dream which needs urgent attention. We find that majority of women folk, particularly in the rural areas are operating in a closed social system, where they are subordinate to their male counterparts in almost every sphere of their lives and left with no tasks other than kitchen affairs to display their skills.
The concept of women empowerment has predominantly become an important concern and issue for their maximum participation in society, Organization and socio economic institutions. The fact that empowerment should imply a power to participate in decision making in all spheres of the society with no separation of the public and private sphere in all social, political, economic and cultural process needs to be emphasized more in recent times.

The development programs designed to improve the status of women have not often involved rural women at the planning stages. Women are usually left out of the main stream of the development process. However, recently the realization has been spread that any development model which does not include women's needs will be badly flawed [condemned]. Women represent half of the world's population. More than half of women are still engaged in agriculture in the developing world. It is realized that excluding women from taking part in the development process is to ignore half of the needs, aspirations and potential of humanity and any development activity excluding women would be a failure. Constant emphasis has been laid on the development mechanism that can contribute to the advancement of those women hitherto in a poverty stricken, tough and backward rural life. Further rural women are relatively more disadvantaged than their equally poor male counterparts because of their restricted access and exposure to institutional services and facilities such as education, training and credit.

This impairs women's ability to generate income and improve their socio-economic standards, especially in underdeveloped and developing countries like India. The role of State, institutions, voluntary organizations, academicians, social activists are remarkable in the Indian Women movement to make sure that women are empowered and made autonomous to perform their task of choice.

1.1. POVERTY. There are millions and millions of people who live under absolute poverty in the world. Poverty is a concept that describes the general condition of people who are badly off and encompasses many
precisely are these wants and disadvantages are? are always debated. Poverty is related to inadequate income and consumption of household to describe basic necessities. Inequalities on the basis of class, caste, gender and other superstitions, social relation are the real reflection of the society. Intra-household inequalities in the distributions of food, community norms, and gender bias of the community reduce women’s ability to access basic needs. Poverty is thus, a failure of basic capabilities.

The poor in rural areas are characterized by cluster of disadvantages such as

1. Lack of Assets: The first disadvantage faced by the poor in rural areas is lack of access to productive assets such as land, and livestock. The distribution of assets is done on the basis of socially and culturally determined practice of inheritance.

2. Physical Weakness: This is either due to the inability to access basic necessities such as food, nutrition, medical facilities which have adverse effect of reproductive behavior of the poor.

3. Isolation: This is being peripheral or cut off from communication, contact, information, isolated from access to social, economic service and support.

4. Vulnerability: means exposure to risk and defenselessness. It has two sides i.e., 1. External side of exposure to shocks, stress and risks, 2. Internal side of defenselessness, which being physically weaker, economically impoverished, socially dependent and humiliated.

5. Powerlessness: The poor are incapable and anxious about access to resources, work and income. Hence it is difficult for them to organize or bargain.

The poor themselves perceive that there are three priorities viz, a] survival, b] security, and c] self respect. Survival needs are met through income access to common property resource and Government
resources, which are in turn, enable the poor to access basic necessities related to food, nutrition and health. Once the survival needs are met, the poor strive to achieve security to their livelihood which becomes possible when they have access to and control over productive assets. Secured livelihood implies the ability of the poor to face vulnerability. When once the poor achieve secured livelihood they strive for self respect. One can say that the poor have self respect when they have dignity and autonomy. According to Chambers [1988], the poor assign highest priority to self respect.

The above issues can be incorporated into a pyramid of poverty concepts [Baulch]. Chart 1.1 elaborates the concept of poverty by including per capita consumption [PC], common property resources [CPRs], and State provided commodities [SPCs] in lines 1,2 and 3 respectively. These imply that the poor need to have access to income, CPRs and SPCs to meet their survival needs. Line 4 adopts a broader definition which aims to capture the vulnerability of the poor by including assets [like human, physical and capital etc,]. These assets create a buffer between production, exchange and consumption which may be called upon at the time of crisis. Ownership of assets and control over assets is important for the poor to have secured livelihood. The addition of dignity and autonomy in lines 5&6 incorporates still broader meaning of poverty. These indicate that the poor need to have freedom not to perform subservient activities. Even the poorest of poor [SC&ST] should also be autonomous in the livelihood choices and translation of labor into income, income into choices and choices into personal well being.
Notes:  PC--- Per-capita consumption
CPRs—Common property resources
SPC----State provided commodities.

Based on these points poverty can be defined as follows

• The inability to obtain basic needs [food, shelter and health etc.] as a consequence of low income and insufficient access to productive resources and assets.
• Lack of opportunities to exploit human resources owing to insufficient access to education, health and care.
• Lack of status and power, making it difficult to influence one’s own situation and break out of poverty; and
• A high degree of vulnerability owing to lack of productive assets, exposure to natural disaster etc.
• Isolation owing to physical conditions and/or inadequate education.

However, it needs to be noted that poverty is not a static phenomenon, and it changes overtime. The concept of poverty changes with time and across the regions. It also changes within individual economic groups and at various economic groups and at various economic
levels within a country. It is understood differently by women and men at the household level. Poverty has various dimensions. A distinction can also be made between absolute poverty and relative poverty. Absolute poverty refers to lack of basic necessities. Relative poverty implies how poverty is perceived in relation to the condition of others in society and how such perception affects their own actions to come out of poverty.

1.2. STATEMENT OF THE PROBLEM

In India landless or marginal land holding people live close to the margin of existence experiencing seasonal unemployment and nutritional stress. The poverty burden falls heavily upon women and children. The low level of human development is both a cause and consequence of poverty. The World Bank report on development for 2000-01 acknowledges that poverty is more than inadequate income, and human development is a vulnerability, lack of voice and representation.

Women in India are treated as vulnerable sections of the society. In India rural women contribute significantly to agriculture and allied activities, artisanal activities, apart from household activities. Rural women can play a crucial role in the process of pushing their families from the clutches of poverty. In our Indian culture, family is being treated as first school for the child. Mother plays a vital role in the development of the family. According to an old saying if a man is literate a person is literate, but if a mother is literate she assumes the responsibility to educate the entire family. One can not ignore the contribution of women in socio-economic development of the country. Yet women in India are most exploited class. Hence they are illiterate, orthodox, traditional, pawn prone, less composite and dependent, because they are not involved in decision making process either in the family development activities or in the Community development activities. Thus women are not socio-economically developed.
Nearly 60% to 70% of women in rural areas of Karnataka and Chitradurga district in particular, are very poor. Women are primarily engaged in agricultural activities, rearing milch animals and also work as laborers in other's fields. Their small and tiny land holdings do not meet the basic needs of their families for the entire year. The work is available only in the rainy season and Chitradurga is a drought prone area and rainfall is very scanty. Women are debt burdened, villages are affected by illicit liquor shop, wife beating is a common scene, and women are absolutely illiterate. This has worsened their socio-economic position; poverty is always reeling around them. They are deprived of minimum basic needs of living, the living condition is very much pathetic and as such their economic and social status is also backward. In fact they have no socio-economic status at all.

1.3. SCOPE OF THE STUDY

Women represent half of the talent and potential qualifications on the planet and their low representation is a loss for the society as a whole. Any democratic system must necessarily include promoting women's participation in decision making process. Empowerment and participation are essential for democracy, harmony and socio-economic development. All the members of the society should have an opportunity to be able to exercise the rights and responsibilities to take an active part in the affairs of the community in which they are living. Gender equality and full participation of women in all economic and social and political activities are other conditions which lead to development. Social and Economic development is inseparable from the cultural, ecological, political and spiritual environment in which it takes place. The economic and social developments are clearly linked to the development of peace, freedom, stability and security, both nationally and internationally. The problems and challenges facing the humanity are global, which occur and have to be dealt with at the local level. Women have the right to freedom from poverty, discrimination, environmental degradation and insecurity.
To fight these problems and to meet challenges of sustained human development, it is crucial that women should be economically empowered and involved as decision makers. Since 1970 many of South East economies promoted education, health, political power and industrialization among women. Women are now treated on par with men in all sectors and empowered. Certainly women empowerment would bring balanced development in classes, societies and countries of South East Asian economies. So far, women have been systematically excluded from the main stream of the development and direct participation in decision making. Since women play different roles in the society, they have different needs, interests and priorities. Emphasis on gender sensitivity in social, political, economical and cultural areas can empower women.

Democratic and secular India endeavors to provide necessary conditions for greater participation of women in all spheres of life. Equality of opportunity is guaranteed and discrimination on grounds of sex, caste, creed, religion and language is prohibited. Empowerment of women can happen when they are provided with adequate income generating activities, through wage employment and self employment. A number of schemes such as Swa-Shakti, Swavalamban, and SwayamSidda training cum employment programs are in progress, where women are mobilized as viable self help groups are utilizing micro credit with the help of agencies like NGOs, Rashtriya Manila Kosh [RMK] for income generating activities. There is however, an acceptance that women’s participation in decision making in large numbers at every level is needed.

1.3.1 CONCEPTUAL FRAME WORK AND CONCEPT OF SELF HELP GROUPS

The empowerment approach though a recent one, is aimed at empowering women through greater self reliance and internal strength. It seeks to meet strategic gender needs indirectly through bottom-up approach mobilization around practical gender needs.
The welfare approach recognizes only reproductive role of women and utilizes women organizations as a top-down means of delivering services. The empowerment approach recognizes triple role of women and seeks through bottom-up women organization to raise women’s consciousness to challenge their subordination. A diverse range of women’s organization including self help groups [SHGs] have developed in this context conveying a multitude of issues and purposes.

**CONCEPT OF SELF HELP GROUPS- [SHGs]**

The growing concern with the women development issues have necessitated to build a strong base for women economic empowerment in rural areas by setting up self help groups [SHGs]. Experience in many countries demonstrates that poor women make investment wisely and earn return. However the flow of credit assistance to them was too marginal. The need to create gross roots organizational base, enable, women to come together. They also analyze their issues and solve problems themselves. In fact experience shows that some of the successful groups based on participatory programs have made significant improvement in living conditions of poor women. [The experience of Bangladesh SHGs which has made a revolution in Bangladesh in poverty eradication by empowering women: [prof.Mohammad Yunus- 1976].

Self help groups are small informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. The self help groups, according to rural women’s project and Karnataka State Women’s development corporation [KSWDC] consists of 10-20 women members belonging to similar/ common social and economic backgrounds. Two or Three members who have some leadership qualities become office bearers of the group and have well defined roles and responsibilities. All SHG members conduct weekly meetings regularly on a fixed day and time at any member’s house or representative’s house or temple or community hall whichever convenient to all the members.
A SHG poor woman member can take on variety of activities depending on the needs of the member, their abilities and resources available. In most cases a group has a primary activity, which is the core activity of the group such as savings, credit, income generating activities, forestry, literacy campaign, alcohol prohibition programs etc. The poverty alleviation through savings and credit, income generating activities necessitated sustained development of these groups. The equal participation of women and social costs of economic development has created a need for formation of clusters of SHGs and association of clusters. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities.

These groups by way of joint responsibility and liability enable the poor to overcome the problems of collateral security and thus free from the clutches of money lenders. The joint liability not only improves group member's accessibility but also creates a mechanism like peer monitoring leading to better loan recoveries. Besides some of the basic characteristics of SHGs like small size of membership and homogeneity of composition bring about cohesiveness and effective participation of members in functioning of the group. In general, SHGs created on the above lines of functioning have been able to reach the poor effectively, especially, women and help them to obtain easy access to facilities like, savings, credit and income generating activities and empower them economically.

1.4. NEED OF THE STUDY

Women issues are development issues and bypassing them in the developmental programs means leaving almost half of human resource outside development interventions. Issues of poverty among women are distinct. Their poverty conditions, morbidity, lack of food and drinking water and sanitation facilities are some of the major issues that need more attention.
Female members of poor household often work more than its male members because of the gender discrimination in the distribution of food and other entitlements within the household. This has increased poverty among women. The concept of women empowerment in the social, political and economic order, as a prerequisite of human development, is hardly given the priority that it deserves. Throughout the Third World, particularly in the past 15 years there has been a proliferation of policies, programs and projects designed to assist low income to address women needs. This concern for low income women’s needs has coincided historically with recognition of their important role in economic development. Therefore there is a need to empower women and if they are economically empowered, it would bring social cultural and political development among them. In order to achieve these objectives number of programs and projects were initiated in India. One such strategy is promotion of women self help groups. The economic empowerment of women through self help groups is implemented by both Government and Non government Organizations and other agencies for the last one and half decade. Adequate recognition of women leadership and women participation in socio economic development activities is more important today.

1.4.1. RESEARCH ISSUES – RELEVANCE OF THE STUDY

The present study is undertaken to analyze self help groups and their functioning in a drought prone district like Chitradurga. Chitradurga is a very backward district in Karnataka State where nearly 70% of women in rural areas are very poor. They are primarily engaged in agricultural activities and rainfall is scanty in this district. Majority of women belong to scheduled caste and scheduled tribes i.e., [SC, ST.] communities [nearly 75%]. They are illiterate, debt burdened and poverty burdened. A number of villages in different parts of chitradurga do not have accessibilities such as transportation, education, health, hygiene, sanitation and drinking water. As their income is meager and irregular their living conditions are very bad and they are deprived of basic needs of living.
They are living in a pathetic situation and hence their socio economic status is very backward. In fact, they have no social and economic status.

Many number of self help groups [SHGs] are functioning in this district. But the need of the hour is a real change in these communities and their attitude to depart from traditional approach of subsidized support programs. Hitherto no study has been undertaken for the promotion of self help groups towards achieving economic empowerment of women through self help groups in Chitradurga District. Hence this study.

1.4.2. REVIEW OF POLICY APPROACH TO WOMEN.

In the early decades of planning, problems of women are looked upon as problems of social welfare rather than development. The drawback of the welfare approach was that it did nothing to eliminate social discrimination against women and subordination of women. In almost all plans for poverty alleviation and social change disadvantaged women became target in development activities rather than group to be co-opted as participants. Policy makers and academicians started thinking as to how developmental activities could be linked to poor women.

1.5 OBJECTIVES OF THE STUDY.

The main objectives of the study are;

1. To find out living pattern, livelihood and economic position of rural women, and their capacity to access themselves for a change to improve their living standards.

2. To find out the process which builds self reliance, self confidence, with greater access to education and better healthcare, control over resources and drudgery reduction facilities.
3. To make them understand the importance of the project of self help groups network [SHGs] in bringing drastic changes in their socio economic position.

4. To study linkages between SHGs and lending institutions to ensure women's access to credit financing. The relative increase in their income through income generating activities of specific SHGs.

5. To study the viability of self help groups in bringing a remarkable change in women's socio-economic status through economic empowerment of selected SHG members in rural areas.

1.6. HYPOTHESIS.

1. The self help groups of Swa-Shakti project has enhanced the involvement of women in Income generating activities through access to funds from their own savings and integration of women in to the mainstream delivery mechanism for credit.

2. The SHGs project of Swa-Shakti program has increased self confidence and Self esteem among rural women.

3. The SHG activities of Swa-Shakti has led to asset creation and helped for improving the quality of life of rural women.

4. The SHG of Swa-Shakti has helped to equip women with suitable knowledge in modern up coming trade.

5. The SHGs of Swa-Shakti project has empowered women as agents of socio economic change.

1.7. TOOLS OF DATA ANALYSIS: Statistical tools such as 't' tests, Chi-Square value, percentages and averages are used for data analysis.
1.8. SAMPLE DESIGN

Multi stage stratified random sampling technique was adopted to select the sample respondents. Two backward and two most backward taluks of the district were selected for the study. In the next stage two villages in which SHGs formed and working under swa-shakti program were randomly selected. Taluks and villages selected for the study is given in the table 1.

Table-1.1: Sample Taluks and Villages

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<thead>
<tr>
<th>Backward Region</th>
<th>Most Backward Region</th>
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<tbody>
<tr>
<td>Taluks</td>
<td>Villages</td>
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<td>CHITRADURGA.</td>
<td>GONURU.</td>
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<td>LAXMISAGARA</td>
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<td>HIRIYUR.</td>
<td>AMMANAHATTI.</td>
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<td>HULUGULA KUNTE</td>
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<td>BHOGANAHALLI</td>
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<td>BANDRAVI.</td>
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<td>MELINAKANIVE</td>
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<td>MOLAKALMURU.</td>
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</tbody>
</table>

Women population of the selected village was stratified into members of SHGs under swa-shakthi program and non members of SHGs.

In the last stage 22 women member respondents and 14 non member respondents were randomly selected from each village. Thus totally 176 women member respondents and 112 non member respondents were randomly selected from Chitradurga district, the study area. Post enumerative classification of the respondents into different social groups and details are given in the results and discussion chapter.

1.9 – LIMITATIONS OF THE STUDY:

A: This study is limited to the functioning of self help groups of Swa-Shakti project in chitradurga

B: Due to time constraint only four taluks of chitradurga district and two villages from each taluka, where Swa-Shakti project was undertaken are covered for the study.
C: Lack of sustainability and dependence on promoting agencies: The critical issue of sustainability of SHGs is their dependency on promoter organizations for even routine talks such as maintenance of accounts, conducting meeting where transaction takes place. The small size of SHGs and their limited resources both human and financial make SHGs dependent on promoting agencies for several essential services.

D: SLOW INSTITUTIONAL LEARNING PROCESS - PSYCHOLOGICAL STRESS AND INEXPERIENCED MEMBERS OF SHGs:

The growth of SHGs was slow in the initial years. Illiteracy and insufficient organizational experience of most of the members constrain the governing capacity.

E: PAUCITY OF FUNDS AND SCARCITY OF SAVINGS IN THE GROUP: SHGs are operating at a low equilibrium of low savings and low credit that is unlikely to contribute significantly to the improving of lives of SHG members.

F: HEAVY BORROWINGS AND NON CO-OPERATION FROM FUNDING INSTITUTIONS. SHG members are increasingly relying more on borrowings rather than savings mobilization. Banks were hesitant to lend more to SHGs in the absence of collateral securities.

G: SHIFT IN USE OF LOANS FROM PRODUCTIVE ACTIVITIES TO UN PRODUCTIVE ACTIVITIES LEADING TO MIS USE OF LOAN AND MONITORING PROBLEM.

H: LACK OF CONTROL OVER LOANS AND INCOME GENERATED AMONG FEMALE MEMBERS: It is because male family members overpower female members-SHG members lose control over loans and income as they were taken over by male family members for unproductive activities.
1.10. ORGANIZATION OF THE STUDY.

The study has been organized into nine chapters.

Chapter-1- deals with introduction, statement of the problem, need of the study, objectives, hypothesis and limitations of the study.

Chapter-2- pertains to review of literature relating to the topic of the study.

Chapter-3- deals with theoretical issues of women empowerment.

Chapter-4- An attempt is made to present the status of women and empowerment movement in India.

Chapter-5- deals with women empowerment programs and strategies of Government of India and Karnataka.

Chapter-6- presents a picture of Swa-Shakti project in action.

Chapter-7- relates to SHG support mechanism and convergence with other programs.

Chapter-8- presents the profile of the study area and network of Swa-Shakti project in Chitradurga District.

Chapter-9- results, discussion and findings of the study are summarized with policy implications.