



Character of Self-Help Clusters in Permission of Women

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Abstract

Self-Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. Every member of the group gets an opportunity to put forth her views. Self Help Groups (SHGs) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas. Throughout the vicissitudes of history women had collectively struggled against direct and indirect barriers to their self-development and their full social, political and economic participation. As an agent of people's planning and development, Kudumbasree Ayalkoottam is the lowest most unit in Kerala's contemporary democracy. The collective and integrated activities of the SHGs will help them in sustaining their family economically, giving better education to their children, meeting financial crisis in the family and meeting any crisis independently.

Keywords

Self Help Groups, Empowerment of Women, Kudumbasree, Ayalkoottam, Economic Participation

1. Introduction

Both the 'market' and the 'State' have failed to safeguard the interest of the poor especially women. In recent years, the civil society organizations such as Non-government Organizations (NGOs), Self-Help Groups (SHGs), Mutual Organizations and such other Voluntary Organizations have emerged as important links between the poor and the formal system. The Self Help Groups and micro-credit organizations have a long history. In Vietnam, Tontines or Hui with 10-15 members involved in financial activities in cash or in kind have been in existence for generations (Abiad, 1995). In Indonesia, Credit Unions, Fishermen Groups, Village Based Bank like institutions, Irrigation Groups etc., have been in existence since long (Koch and Soetjipto, 1993). Self-Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. In India, the Self-Help Groups are promoted by NGOs, banks and co-operatives. The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. The Reserve Bank of India advises the commercial banks to participate actively in the linkage programme. Normally, after six months of existence of SHGs and after collecting a sufficient thrift fund, the Group approaches the link banks (either commercial or co-operative) with its credit plan. The NABARD gives 100 per cent refinance to the Banks on their lending through the SHGs.

2. Scope and Method

The present paper aims at evaluating the role of Self-Help Groups in the empowerment of women. This paper is based on both the primary and secondary data. The primary data is collected from the state of Goa, India. Out of a total of 500 SHGs functioning in Goa at present 100 SHGs are promoted by the National Co-operative Union of India (NCUI). The SHGs promoted by NCUI are satisfactorily performing their role of women empowerment. Hence, twenty five women SHGs promoted by NCUI from wards, blocks and talukas are selected on the basis of random sampling. Interviews were held with the group leaders and other members of the selected SHGs through structured schedules. To elicit their perceptions, through probing, the 'before SHG' and 'after SHG' technique was used. The project coordinator, the co-

operative educational instructors and the lady mobilizers of NCUI were interviewed. The NABARD officials and the link bank managers were also interrogated.

3. Major Findings

The SHGs, voluntarily formed by women save whatever amount they can save every month and mutually agree to contribute to a common fund to be lent to the members for meeting their productive and emergent credit needs. These groups are linked to the banks once their activities are stabilized. Besides focusing on entrepreneurial development of the beneficiaries, the SHGs undertake the responsibility of delivering non-credit services such as literacy, health and environmental issues. Each Self-Help Group consists of 10-20 members. The members of SHGs meet once or twice a month. There is a president, a secretary and a treasurer in each SHG. The term of office-bearers is on rotation basis, normally one year. All the groups maintain the records such as membership register, minute's book, cash book, savings ledger and the loan ledger. They prepare action plans after a detailed discussion of their proposed activities.

Every member of the group gets an opportunity to put forth her views. Opinion of the majority is considered while arriving at important decisions. Thus the SHGs have achieved success in bringing women to the mainstream of decision making. The SHGs have made a lasting impact on the lives of the women particularly in the rural areas of Goa. Their quality of life has improved a lot. Some major impacts are following:

1. They could develop their skills and abilities in various productive activities.
2. There is an increase in their income, savings and consumption expenditure.
3. Increased self-reliance and self-confidence have improved the ability of women to mobilize various public services for their benefit.
4. They have become bold and can speak freely in front of a big crowd.
5. They can carry out any type of official work without any fear.
6. The social horizons of the members have also widened. They have made many friends and feel that now they are more popular and socially active.
7. The illiterate and semi-literate women have got a sense of satisfaction and wish fulfilment. Now they have become productive and the important members of the family.
8. They got high self-esteem which enhances their capacity to work.
9. With improvements in women's economic opportunities and their ability to take collective action, there has been a significant decline in gender-based problems such as domestic violence, dowry, polygamy etc.

Interestingly, some of them are motivating other women to form SHGs so that they also can reap the benefits. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment. The SHGs have also created better understanding between the members of the different religious groups such as the members of SHGs belong to different religions. This is a welcome change to have understanding and tolerance towards the members of other religions particularly in a country like India where there is a diversity of religions and castes.

Justice: If you answered yes to one or more of these questions, your women's committee could be an effective way to reach your goals. When you think about a women's committee: think about

Solidarity: Celebrating diversity among women and supporting women by linking them to each other, to the union and to the community. Women speaking for women with a strong, common voice advocating policies that promote women's rights. Think about

Empowerment: Empowering women with the knowledge and skills they need to reach their full potential as leaders and activists. Think about

Recognition: Highlighting inequalities and injustice experienced by women thus giving recognition and credibility to women's rights as an important concern of the union. Think about

Sisterhood: Enabling working women to identify with unique political, economic and workplace issues that affect them and organize for change through their union. Think about

Bargaining: Advancing equality by providing a vehicle for women to put forward collective bargaining issues that may not be considered conventional workplace issues. Shifting the boundaries of what constitutes a legitimate union issue, changing what is seen to be relevant to the workplace.

4. Women Empowerment Project (Wep)

Self Help Groups (SHGs) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or a cause. Since the overall empowerment of women is crucially dependent on economic empowerment, women through these SHGs work on a range of issues such as health, nutrition, agriculture, forestry, etc. besides income generation activities and seeking micro credit. Therefore, the main purpose of the Women Empowerment

Project (WEP) is to organize women into effective Self Help Groups and through the medium of IGNOU's training Certificate Programme "Empowering Women through Self Help Groups" prepare a cadre/network of master trainers for the sustainability of these SHGs. For the purpose, the WEP has also established 150 Programme Centres all over the country with the satellite Direct Receiving System (DRS) to enable the women learners, at these Programme Centres, to interact directly through teleconferencing sessions with the experts at IGNOU headquarters. These teleconferencing sessions will be available to the learners on the Dooradarshan Educational Channel 'Gyan Darshan' on the first and fourth Friday of every month from 3.00-5.00 p.m. (i.e. for two hours each time). On all the other Fridays, we will show programmes relevant to the course from 3.00-4.00 p.m. (i.e. one hour each time). Regular face-to-face counselling will also be provided at the Programme Centres and interactive radio counselling over Akashvani's 'Gyan Vani'. The learners can also benefit from the other functions for 19 hours each day (5.00 am to 12.00 p.m.). Details of all these programmes will be sent to our learners every month in the form of a booklet.

5. Objectives of Certificate Programme

- Strengthen on-going efforts to train facilitators/master trainers of SHGs.
- Evolve an effective and sustainable in-country training network and resource pool of such trainers.
- Empower the change agents to function more effectively as trainers and community organizers in helping set up SHGs and addressing gender issues.

6. Empowerment of Women

6.1 Education

As per the 1998 census, female literacy rates remain low at 32.6%. Although enrolment of girls has increased at a higher rate at all levels, their participation rate is much lower so that gender gaps continue to persist. And while participation rates of girls in urban areas have increased due to a policy of co-education at the primary level, high dropout rates beyond primary persist as a result of lack of opportunities, mobility issues as well as traditions and cultural norms constraining the access of girls and women (especially in the rural areas) to higher education. Placing emphasis on primary school enrolment and on secondary schooling for girls through provision of scholarships and subsidies for girls' education to low income households, equality of access and quality education for girls to narrow the existing gender gap, revision of curricula and text books at all educational levels for gender sensitization and provision of vocational and skills training, particularly in Information Technology. Affirming Government's Education Policy (under Education Sector Reforms) of Education for All and provisions and recommendations for compulsory primary education, incentive scheme for girls including improved input through female teacher training.

6.2 Health

Pakistan's maternal mortality rate continues to be amongst the highest in the world. It is estimated that for every woman who dies, approximately 16 survive with chronic and long drawn out reproductive tract diseases. Advocacy and implementation of the life cycle approach, with improved health care and nutrition programmes for girls and women, promotion of ante and post-natal care, and enhanced provision of emergency obstetric care, curbing the spread of HIV/AIDS, remain a national challenge to better health. The following measures will be taken to address the issues related to women's health: a) Affirming the Government's Health Policy for All that underscores the emphasis for preventive and affordable primary health care provision for people, in particular reproductive health services for women. Strengthening of basic health facilities for emergency obstetric care service at Tehsil/district levels to reduce women's morbidity and mortality rates and addressing the spread of HIV/AIDS and drug abuse, through setting up of counselling and rehabilitation clinics. Ensuring provision of quality health cover including for the mental health and well-being of women in line with the recommendations outlined in the ICPD Programme of Action. Ensuring reproductive health rights by involving men, women and adolescents, through non coercive measures for family planning and promoting the small family norm in recognition of the principle of population stabilization through the adoption of a rights-based approach.

6.3 Law and Access to Justice

Women are prevented from enjoying existing rights because of the prevalence of negative customary practices and attitudes; a general ignorance about rights and poor access to, and procedural problems in the justice system, and a generally poor implementation of the law. Other rights are denied through an absence of law. Moreover, affirmative provisions of the Constitution are seldom implemented to establish real and substantial equality. Consequently, urgent action is needed to start addressing the multiple challenges in this area.

7. Women's Rights

The social and religious movements of 19th century provided an opportunity for the rehabilitation of women. Yet their position was not improved satisfactorily. In the 20th century, a series of steps were taken to create a sort of awareness of women and providing equal opportunities to them.

8. Women Movement

Throughout the vicissitudes of history women had collectively struggled against direct and indirect barriers to their self-development and their full social, political and economic participation. The history of Women Movements goes back to social reform movements of the 19th century and when campaigns for the betterment of conditions of women lives were taken up initially by men. By the end of 19th century women had begun to organize themselves.

Kudumbasree meaning is the prosperity of the family. The women-oriented community based poverty alleviation programme which is being implemented in Kerala by the State Government with the active support of the Government of India. National Bank of Agriculture and Rural Development (NABARD) tries to cure the morbid development imbalance of the State. Unlike many poverty alleviation programmes implemented in 3rd World countries, Kudumbasree has a true vision of development. Kudumbasree gives prime importance for the economic empowerment of the indigent places especially the poor women of Kerala. Began in April 1999, this ten year project includes three components. Micro credit, entrepreneurship and empowerment. As a part of the project neighbourhood groups of women who come from poor families are identified based on risk indices are formed all over the State. It is through these women collective that the project is implemented. Kudumbasree has also engaged in women empowerment activities like organising awareness classes, imparting leadership training etc. The Destitute Identification Rehabilitation and Monitoring anti-poverty programmes seldom reach the marginalised destitute. Kudumbasree has formulated a specific project with the assistance of the Central Government to reach out the downtrodden and neglected destitutes scattered throughout the State. 101 Panchayats of the State have already come up with individual specific projects for destitute care and rehabilitation.

9. Collective Action

The collective organisation of SHG's members and their activities, working patterns to be analysed the framework of movement. The SHG is generally identified by a village level household survey. The size of the groups are small in the range of 10-15 members to facilitate sustainability. The age group for the membership are 21 to 60. Preference is normally given to widow divorcees, deserted and handicapped women belonging SC/ST community. All members must be below the poverty line. The groups function in democratic way. In order to understand the activity of SHGs in the framework of movement, it is found that SHGs are organised to manage their economic activities better and are gaining empowerment in directions which are appropriate to their needs, interests and constraints. The SHGs help to gain confidence from an increase in their relative financial independence and security. The increase in the literary skill of SHG members is another indicator of empowerment. The animators and representatives and SHG members get training for this work by NGOs in order to develop leadership qualities such as organising, meeting, decision with NGOs. Government officials co-ordinate and motivate the members. Decision-making is the alternative level of empowerment. It signifies that women have started taking control over their lives and situations through attending group meetings, public functions, and involving in income generating activities and joining other women in social cases.

The collective and integrated activities of the SHGs will help them in sustaining their family economically, giving better education to their children, meeting financial crisis in the family and meeting any crisis independently. The SHG members are sensitised against various abuses, knowledge about their rights and social issues. Better communication skill is another indicator of empowerment. This develops their ability to interact and communicate with each other thus bringing about integrated development of women.

10. Conclusion

To conclude, it may be said that through this collective action with the ideology of empowerment SHGs are fast emerging as women movement throughout the nation especially in Andhra Pradesh, where 50% of such SHG in the category are formed. Two years after the SHG programme of the State snowballed into a popular movement in different phases-giving empowered women a large role in the development of enterprises and community. Started with the aim of empowering women in rural areas the programme concentrated on encouraging micro credit and enterprise. Women formed themselves into groups in villages, save money and funded their small ventures, which is when the State Government decided to upgrade its programme: bunch of SHGs into Panchayat level federation. The aim was to enhance the role of the SHG members and tap their potential. With these federation formed in more than 10000 Panchayats, the Government hopes to channel funds generated in the SHGs for building larger enterprises and community development. The SHGs provide an excellent opportunity for self-employment and the concept has worked well so far. Giving the SHG movement is due in kindling a powerful grassroots movement among women. As stated earlier education, media exposure and gainful employment are all critical potential sources of women's empowerment. Not only one, all of these sources of modernising influences, but each can also be a channel for information and a catalyst for behaviour associated with increasing women's access and control over resources. Another aspect of women's employment as a potential source of empowerment is the extent to which households are depended on women's earning. Women's those earnings are critical to the sustainability of their households are likely to have greater access and control over resources.

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