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Editor-In-Chief  
Prof. K.N. Shelke

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A detailed illustration of a traditional writing setup. A white quill pen is positioned diagonally across the frame, its tip resting on a scroll of aged parchment. The scroll is tied with a red ribbon and features a red wax seal. In the background, a lit candle in a brass holder casts a warm glow. In the foreground, a glass inkwell with a quill inside sits on a wooden surface, along with a red wax seal and a small wooden object.

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**Women Empowerment through Self Help Groups in India****Dr. Valerie Dkhar***Assistant Professor, Department of Anthropology, Pondicherry University, Puducherry, (Puducherry) India***Abstract**

Empowerment, a concept that has gained worldwide acceptance, is usually understood and interpreted differently across disciplines and there seems to be no clarity on its definition as literature survey reveals. There is wide diversity in the way each discipline views it, this is perhaps logical, given the differences in orientation, theoretical backgrounds and agendas. In the context of international development, the significance of the empowerment approach is far-reaching as it is seen as a mechanism through which poverty alleviation; improved living conditions, community development and emancipation of the marginalized sectors are realized. It is essential, therefore, to analyse the connotation of the term "women empowerment" and what it implies for economic development. Therefore, the aim of this paper is to study how Self Help Groups (SHGs) have brought about women empowerment, in the Indian context, and enabled them in becoming economically independent and self reliant.

**Key Words:** Women, Empowerment, SHGs, India, Development**Introduction**

Empowerment, a concept that has gained worldwide acceptance, is usually understood and interpreted differently across disciplines and there seems to be no clarity on the definition as literature survey reveals. There is wide diversity in the way each discipline views it, this is perhaps logical, given the differences in orientation, theoretical backgrounds and agendas. As (Page and Czuba) puts it, "...for many in Extension, empowerment is the goal we have for our programs and the volunteers, participants, or clients with whom we work", while in management it may be understood as "the psychological state of a subordinate perceiving four dimensions of meaningfulness, competence, self-determination and impact, which is affected by empowering behaviours of the supervisor" (Lee and Koh 686). (Rappaport 3) a psychologist opines that "empowerment is viewed as a process, a mechanism by which people,

organizations, and communities gain mastery over their affairs" whereas for Zimmerman (43), from the health perspective, "empowerment is both a value orientation for working in the community and a theoretical model for understanding the process and consequences of efforts to exert control and influence over decisions that affect one's life, organizational functioning, and the quality of community life". Empowerment is, thus, a concept that has much to do with the psyche, ability and social environment of an individual or group and is promoted as an essential ingredient in the path to development. It is, however, entirely "...not a new concept...What is new is the attempt to measure empowerment in a systematic way" (Narayan 3).

In the context of international development, the significance of the empowerment approach is far-reaching as it is seen as a mechanism through which

poverty alleviation; improved living conditions, community development and emancipation of the marginalized sectors are realized. According to Lincoln et al. (273) it "...is perceived as the use of certain techniques to transform those without power into equitable positions. This occurs due to the fact that the oppressed recognise that there is an alternative way of living and that oppression does not have to be tolerated". This is perhaps attuned with the definition given in the oxford dictionary where empowerment is seen as "the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights". This can only be achieved through inclusive policies that recognize the efforts of different players, especially the beneficiaries. The definition of empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" by (Narayan 5) accentuates the importance of inclusion and the importance of dialogues between stake holders so as to reach upon conducive solutions that works for everybody, within the given social and political boundaries. She further elucidates that "empowerment of poor, excluded, or subordinate groups is a product of the interaction between the agency of these individuals and groups and the opportunity structure in which this agency is potentially exercised" (6). However, it would be very naive to assume such discourses take place in a vacuum as the agencies of the politics of "power" and "inequality" are operational and instrumental in bringing about desired results.

### **Women Empowerment**

Against this theoretical backdrop, it is essential to analyse the connotation of the term "women empowerment" and what it implies for economic development. Therefore, the aim of this paper is to study how Self Help Groups (SHGs) have brought about women empowerment, in the Indian context, and enable them in becoming economically independent and self reliant. To begin with, there are several burning questions that need immediate answers on the very nature of women empowerment, yet answers are hard to come by. What is meant by women empowerment then? Why do women need to be empowered? What are the areas that need immediate attention in empowering women? How can women empowerment be realized? Hennink et al. (207-8) has categorized five domains, viz., health, economic, political, natural resources and spiritual that contributes towards empowerment. However, the central theme that runs through all these domains was found to be inclusion, in terms of decision-making, knowledge acquisition and accessibility. Does it, then, mean that in order to achieve women empowerment, it is essential for all requirements of the domains stated above being met? How would one go about doing this if one is to achieve success? The answers lie not so much so in the reality of events but more with the interplay of society and the ideology of women empowerment. The juxtaposition of social structure and cultural patterning has much to contribute to its understanding and "entails recognition of universal elements of gender subordination" (Malhotra and Schuler 73).

### **Self Help Groups (SHGs) in India**

India, a nation of 1.21 billion population (Census 2011), is a patrilineal, where descent and inheritance is traced through the male, and a patriarchal society, where power and authority rest in the hands of the male. Yet women have scaled the heights and emerged as contentious equal partners to their counterparts, even if only in spirit. The year 2001 was announced to be observed as "Women Empowerment Year" by the then Finance Minister of India in his Budget Speech of 2000-2001 "in the context of an urgent need for improving the access of women to national resources and for ensuring their rightful place in the mainstreaming of economic development" (Government of Haryana). Plans were chalked up, policies were implemented and schemes were rolled out. A decade has passed since then still much is left to be desired. Governments and international organizations have a great responsibility to promote policies that bring about equality to all sections of society through the implementation of laws, programmes and schemes. The Government of India through its Five Year Plans has tried to ensure the women of the country some semblance of hope. "From the Fifth Five Year Plan (1974-78) onwards there has been a marked shift in the approach to women's issues from welfare to development and then from Eighth Five Year Plan emphasis was shifted from development to empowerment"(Mokta 479). This, the government hoped to achieve through the formation of SHGs. "Self-help groups (SHGs) were piloted by NGOs, notably MYRADA in India in the mid-1980s, in order to provide financial services to poor people. What started as a pilot programme has now become a movement for social empowerment – particularly for rural poor

women". (Fernandez, "History and Spread", 7).

At the same time, "NABARD focused on supporting NGO initiatives to promote SHGs and on analysing their potential and performance...and issued guidelines to provide the framework for a strategy that would allow banks to lend directly to SHGs. Based on these initial experiences, the SHG-Bank Linkage Programme was launched in 1992. Since then – and on the basis of its extensive network of officers – NABARD has promoted and monitored the SHG programme, provided funds for capacity building and innovation, and helped change policy to create an enabling environment...The Tamil Nadu Women's Empowerment Project, an IFAD-supported project implemented through the Tamil Nadu Women's Development Corporation, was the first project in the country, in about 1990, to incorporate the SHG concept into a state sponsored programme. MYRADA was asked to play a lead role, which it agreed to do in Dharmapuri District. This was a year or more before the launch of the SHG-Bank Linkage Programme. The empowerment of women was sought through SHG strengthening, with capacity-building modules and through the provision of credit for income-generating activities" (9).

By then SHGs were regarded as viable models in bringing about empowerment of women, guaranteeing their active participation in economic activities, and recognizing their potential for concerted efforts in cooperation and coordination. "They have proved to be an effective instrument for changing oppressive relationships in the home (gender- and tradition-related) and in society. This is especially true for those relationships

arising from caste, class and political power, which have made it difficult for poor people to build a sustainable base for their livelihoods and to grow holistically" (11). Over the years, we saw the emergence of a number of Government, as well as, NGOs sponsored microfinance programmes with women as their target group. "Some of these programs have failed and the learning experience from them has been used to develop more effective ways of providing financial services...In 1999, the GoI merged various credit programs together, refined them and launched a new programme called Swaranjayanti Gram Swarazagar Yojana (SGSY). The mandate of SGSY is to continue to provide subsidized credit to the poor through the banking sector to generate self-employment through a self-help group approach and the program has grown to an enormous size" (Reddy and Manak 5).

"The National Mission for Empowerment of Women (NMEW), was launched by the Government of India on International Women's Day in 2010 with the aim to strengthen overall processes that promote all-round Development of Women" with the mission "to strengthen the processes which promote holistic development and empowerment of women, gender equality and gender justice through inter-sectoral convergence of programmes that impact women, forge synergy among various stakeholders and create an enabling environment conducive to social change" (GoI). The domain areas include, poverty alleviation and economic empowerment of women, social empowerment and education, health and nutrition, gender rights, gender based violence and law enforcement, gender budgeting, gender

mainstreaming and gender audit, and empowerment of vulnerable and marginalized groups and women in difficult circumstances. The Poorna Shakti Kendra (PSK), a convergence model of women's survival, protection, development and empowerment, was launched. A flagship of the NMEW it is reaching out to women at the grassroots level, facilitating and providing them with services such as:

- Information on all the government schemes/services/programmes for women
- Maintain a database of target population
- Awareness generation on legal rights and entitlements
- Facilitate the availability and access to government schemes/services/programmes across health, education and livelihood sectors
- Training and capacity building on various issues like leadership, legal rights etc.
- Organize women into collectives to access various resources
- Coordinate the outreach of services of various departments (GoI).

The National Rural Livelihood Mission, a programme was launched in 2011 by the Ministry of Rural Development, Government of India and "aided in part through investment support by the World Bank...aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services" (NRLM). This programme is committed in its endeavour to identify at least one woman member

from each previously identified rural poor household, so that they can be brought under the Self Help Group (SHG) network with special emphasis particularly on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labour. The government proposes to provide assistance to these women “through a combination of skill development, market assistance and financial assistance through SHG-BLP along with subsidy support from the Government, which is linked to credit” (NABARD 10). The Self Help Group-Bank Linkage Programme have seen tremendous growth over the years "from linking a pilot of 500 SHGs of rural poor two decades ago, it now boasts of the world's largest microfinance initiatives with over 7.4 million SHGs representing 97 million rural households directly becoming part of this great movement"(3). SHGs are dynamic institutions which thrive on the vigour of its members, their skills and dexterity and above all their sense of commitment to the cause. Fernandez ("SHGs", 2) depicts SHGs as having an “entrepreneurial culture” as opposed to “entrepreneurial” wherein, the former is causal in nature and the latter more competitive. This perhaps, is the pillar on which members of the group thrive, excel and in turn propels the group to further heights. In doing so, they not only ensure the success of the group but also guarantees a change in the lives of the members of the group as SHGs are viewed as systemic institutions. This serves as a platform where “dialogue and cooperation in programmes with other institutions like Government departments, cooperatives, financial and Panchayat Raj institutions”

as they have “the credibility and the power to ensure their participation in identifying, planning, budgeting, and implementation of Panchayat Raj programmes for the empowerment of the poor” (2). Thus, empowering women through SHGs, especially in the economic domain, as elucidated by Hennink et al. (209) would in essence, denote the achievement of "economic security and sustainability" through the facilitation of their active participation in income generation, formation of cooperatives, to enhance production and increase profits of products manufactured and in improving "fiscal management".

### Conclusion

The acknowledgement of women empowerment as a key constituent in the development process of nations worldwide is conceivably a positive indication of what lies ahead for the welfare of half of humanity. However, it is imperative for all stakeholders concerned to realize the significance of result driven and solution oriented outcomes as a necessary end-product of this process. “Systematic frameworks and indicators for measuring changes in women’s empowerment are needed to assess the effectiveness of policy and programmatic efforts” (Malhotra and Schuler 84). According to statistics published by NABARD in 2013-14 on the spread of SHG-BL in the country, 80% and above of the SHG-BL are spread over all the states in South India, Goa, Orissa, West Bengal, Greater Andaman Islands and parts of Maharashtra, Himachal Pradesh, Uttarakhand, Assam and Rajasthan, between 50-80% in Uttar Pradesh, Madhya Pradesh, Gujarat, Arunachal Pradesh and parts of Jharkhand, Chhattisgarh and Punjab whereas Jammu



and Kashmir, Bihar, Meghalaya, Sikkim, Nagaland, Mizoram, Tripura, Lakshadweep, Little Andaman Islands and parts of Manipur, Haryana, Maharashtra, Uttar Pradesh come below 50 % (NABARD). The SHG-BL microfinance model has worked well in India, in terms of economic empowerment of Indian women, however, it is not without its drawbacks which restrict its achievements and success rate. Problems of funding, lack of precise training, its top-down approach, improper identification of beneficiaries, inadequate assessment of sponsored programmes and over concentration on economic empowerment of women rather than approaching it on a holistic level are some of the allegations that have been levied against SHGs. Caste and class dynamics, which forms an integral component of the Indian social structure, has often been overlooked in the zeal to implement programs that are expected to help women as beneficiaries. In order to overcome these limitations it is essential to understand the cultural background and structure of Indian society and work from there. Cultural sensitivity is vital if SHGs are to be more effective. To achieve this decentralization of the entire model should

be promoted so that at the level of the State, District, Taluka, village, it is able to function independently according to the needs of their respective population. Another important aspect that has often been gravely neglected by all agencies while rolling out developmental programmes is awareness. There exist a vacuum between the various stakeholders, the target group, the implementing agencies and the institutions. Lack of awareness and limited communication has often proven to be disastrous in developmental programmes and its effective implementation for desired results. People at the grassroot level are basically not aware of the benefits from the NGOs and governments, State as well as Central. Greater responsibility lie with the agencies of change to communicate to the people the potential these changes are capable of bringing in the social and economic spheres. Finally, for successful and effective empowerment of women through the SHGs it is crucial that a mechanism for quality control be adopted. This will go a long way in ensuring qualitative, rather than quantitative, development and empowerment of women.

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