

A RESEARCH STUDY ON RURAL EMPOWERMENT THROUGH WOMEN EMPOWERMENT: SELF-HELP GROUPS, A NEW EXPERIMENT IN INDIA

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ABSTRACT

This paper focused on holistic role of SHGs in rural woman empowerment as a paradigm of rural empowerment through rural development activities. Regional inequality is the basic feature of Indian Economy. Rural area being the biggest segment is the backbone of the Indian economy. The rural woman is the centre of rural development in terms of alleviation of rural poverty with economic growth and stability.

Rural empowerment solely depends upon the rural development activities. The rural development is a comprehensive programme of activities which include agricultural growth, development of social and economic infrastructure, fair wages, housing, public health, education, village planning, nutrition and communication.

It aims at taking an integrated view of the resources available and using them optimally for the all-sided development of the villages.

The present paper focuses on the rural empowerment through women empowerment programs. These programmes mainly aimed at to solve the three major problems of rural India namely, (i) poverty (ii) unemployment and (iii) food-insecurity.

The Governments have introduced a single self-employment programme i.e. Self-Help Group Programme as a new experiment in lieu of all the previous self-employment programmes. In more precise way, the self-help group is the appropriate approach to empower the rural poor women who are the paradigm of rural development through eradication of rural poverty in particular and the all sided-sustainable- development of the country in general. Woman SHG program has proved that rural empowerment is possible through empowering women component in the process of development

Key Words: Self-Help Group, Woman Empowerment, Rural Empowerment, Shantiniketan, Self-Reliant Village Economy, CDP, Direct Attack on Poverty

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1. INTRODUCTION:

In India unless the rural sector is empowered, it is rather difficult to achieve balanced, sustainable development with stability, it may be economic or non-economic. Since woman is the equal partner in development process, the rural women always remain the main component of the development process of

Indian economy. India has 6.40 lac villages and its 68.84% (2011-Census) of the population is living in rural areas. Since female population is 48.25% of the total population, the major chunk of it is living in rural areas. The majority of rural women are from the category of living below the poverty line. So rural poverty means rural poor woman hence there is feminization of poverty.

This rural segment is the biggest segment and the backbone of Indian Economy. The rural woman always remains the centre of rural development in terms of alleviation of rural poverty and rural empowerment. Among the Government initiated rural development programs women self-help group programme is a best participatory approach to rural empowerment via the rural development as a policy-measure of eradication of rural poverty. Really it is a new experiment on rural empowerment.

2. IMPORTANCE OF THE STUDY:

This study helps to affirm that rural woman is main component of the rural empowerment: the woman empowerment, socially, politically, economically and educationally, could lead to rural empowerment.

3. STATEMENT OF THE PROBLEM:

Rural development activities are paralyzed without the due attention on women empowerment in various fields like social, economical, political, educational, etc key fields. The woman-orientation programs, particularly Self-Help Groups (SHGs), have attained this goal.

4. OBJECTIVES OF THE STUDY:

The main objectives of this research study are (i) to identify the approaches to rural empowerment through rural development programs during pre and post independence periods and (ii) to find-out the achievements of women self-help groups to support rural empowerment through women empowerment.

5. METHODOLOGY AND LIMITATIONS:

This research study is based on secondary data and it is confined to the one aspect of rural empowerment that is the empowerment of rural women through SHG programs as a pragmatic approach to rural empowerment in India.

6. REVIEW OF LITERATURE:

Mahatma Gandhi says "...India lives in her seven hundred thousand villages..." and the soul of India lives in her villages. So the empowerment of India depends mainly on empowerment of these villages [V.S.Ganesamurthy 2007]. There is need for good quality of life in these villages. For an Indian village, good quality of life means unhindered access to primary health care, primary and middle level education, a sustained income that meets every day needs and a satisfactory family, social and spiritual life [A.K.Pandey 2002]. To assure a good quality life in villages necessitated the drastic transformation of these villages into socially stimulating, self-sustaining, growth-oriented communities, it is the purpose of rural empowerment. To achieve this transformation it is necessary to have a holistic approach, where all aspects of challenges in rural life are addressed. The main authority vested with the power of Empowering Rural India is the Ministry of Rural Development, Government of India and the Planning Commission of India [Planning Commission of India 2003].

The Empowering Rural India and its impact on development to a large extent depend upon the development of its 833-million strong rural population of India. However, the recent studies on development issues, endorsed aptly that the sustainable development can be made possible by making women an equally important paradigm of the development process [O.D. Heggade et al 2006]. Thence the more stress has been given on the empowerment of women, particularly rural women by our planners. The most of the research studies endorsed that the Self-Help Groups movement in the country made the mission of women empowerment successful everywhere and that has been supporting rural empowerment in the country [O.D. Heggade et al 2008].

The said studies also revealed that the post 1990 era witnessed paradigm shift of Indian economic policy from a highly insulated market to open market. Further, they found-out that during the process of industrialization a substantial size of India's current agricultural labor force had to move to non-agriculture

sectors for making a livelihood. The main challenge for Empowering Rural India during such transformation is managing transition of the 80% of the rural population from a village-centric agriculture-based economy to an industry based village economy. The women SHGs programs have been supporting the development of women entrepreneurs in villages that could really meet this challenge; it is the focus of this study [Kamaraj K 2009].

7. FINDINGS OF THE STUDY:

Mahatma Gandhi made the real efforts in understanding the rural problems by reminding us again and again that the soul of India lives in her villages. The prosperity of India, therefore, depends upon the prosperity of our villages. The present study found-out the following truth and facts about rural development, rural empowerment and woman empowerment through pragmatic approaches like SHGs programme.

(a) Rural Development and Rural Empowerment:

The Indian government limits the meaning of the concept of rural development only to anti-poverty programmes. But the rural development is a comprehensive programme of activities which include agricultural growth, development of social and economic infrastructure, fair wages, housing, public health, education, village planning, nutrition and communication. So it is an effective instrument for rural rejuvenation for the poor rural house-holds. This instrument is blunt-weapon unless the rural society is authorized to access the development process. The authorization or empowering of rural society or villages in the fields like social, political, economical, academic, means of production and production technology is rural empowerment. The rural rejuvenation and transformation inclusive of self-sustained growth of village-community is possible only through such authorization. So the concept of rural empowerment is wider than rural development.

(b) What does rural empowerment desire?

The main thrust of attention of all rural development programmes is to address to the problems of the weaker sections of the rural area so they aimed at developing and conserving the available resources like land, men and materials for raising the standard of living villagers. In other words, they are devised to have an integrated view on the resources availability and using them optimally for the all-sided development of the villages.

The post-Independence Government rural development programmes focused much on to achieve overall and all-sided development of rural India. These programmes are the instruments to fulfill the main desires or objectives of rural empowerment such as (i) maximization of production in agriculture and allied activities in rural area including development of rural industries with an emphasis on village and cottage industries (ii) generation of maximum possible gainful employment opportunities in rural areas specially for weaker section of the community so as to enable them to cross the poverty line (iii) providing certain basic amenities like safe drinking water, electricity, coral roads, credit facilities, marketing facilities, education, health care and nutrition and (iv) villagers control over rural economy and improvement in standard of living of the villagers.

(c) Approaches to Rural Empowerment:

For rural empowerment various approaches have been being adopted since the British rule days but they received more importance during five year plans-periods. The important approaches are analyzed as:

(i) Pre-1947 Approaches: Rabindranath Tagore was perhaps the first person to start rural development programme in India through his 'Shantiniketan' during pre-independence period. Marthandam Project, Gurgoan Experiment, Baroda Rural Reconstruction Movement, Gandhi's various experiments, Firka Development Project etc were the various rural development programmes implemented as experiments in India during British Rule. The Marthandam experiment near Trivandrum had become the origin of the community development programme. Mahatma Gandhi had advocated for a 'Self-Sufficient Village Economy' and 'Self-Reliant Village Community'. Gandhi's experiments are found to be more ideal and suitable for rural empowerment via rural development in India [Amarendra 1988].

(ii) Post-1947 Approaches: After 1947, the Governments have launched a series of rural development programmes. The first and foremost rural development programme was launched by Albert Mayor. Mayer and his team travelled the villages of Uttar Pradesh and submitted their 'Pilot Intensive Project for Etawah District' in 1948. The project had established linkage between agriculture and industry.

Soon after the commencement of the First Five Year Plan, central Government had instituted a Ministry of Rural Development to design, device, implement, manage, control and assess the rural development programmes of the country.

On 2nd October 1952, the Government had launched 'Community Development Programme' (CDP). It was based on trickle down hypothesis. National Extension service programme was also implemented during the same plan. The CDP covered almost all states and Union territories which consisted of 5026 blocks and each block covered 100 villages. But the programme failed due to lack of co-operation and co-ordination among the team and lack of Panchayats' role.

According to Mahatma Gandhi, Indian Independence must begin at the bottom. Based on Gandhiji's self-reliant village community ideology the Panchayat Raj Institution (PRI) system was introduced in 1959 by the government as a vehicle of democratic decentralization on the basis of the recommendations of Balwantraj Mehta Committee. In 1993, the 73rd amendment was made to the Constitution of India that gave not less than 1/3 of the seats reservation for women in local-self Government in India. These PRIs have taken the responsibility of the development of agriculture, rural industries and to carry-out the rural development programmes.

For re-distribution of income and assets in rural areas and development of agriculture, "Intensive Agricultural District Programme (IADP)" was introduced during Third Plan and 'Green Revolution' programmes were launched in 1966-67.

Fourth Plan had used 'Direct Attack on Poverty' approach as perspective of development. Under this approach, the government had implemented a series of anti-poverty programmes like SFDA, MFAL, DPAP, etc. The National Programme for Minimum Needs (MNP) was launched during Fifth Plan to assure supply of basic needs for minimum consumption. It covered the basic needs like elementary education, rural health, nutrition drinking water, housing, slum improvement, rural roads and rural electrification. The Seventh Plan has been integrated MNP with other rural development and anti-poverty programmes to create linkages in the delivery services.

For the eradication of rural poverty, there was need for self-employment and wage-employment programmes. To fill this gap the Government had implemented a series of self-employment and wage-employment generating programmes like Rural Works Programme (RWP), Integrated Dry Land Agricultural Development (IDLAD), and Area Development Schemes (ADS) etc. The rural housing programmes like Samagra Awas Yojana, Indira Awas Yojana etc have been implemented to provide houses to the roofless rural poor. Antyodaya, Annapurna etc schemes have been implemented to help the destitute rural poor. The credit institutions like nationalized commercial banks, regional rural banks, co-operative etc have been instituted in rural areas to extend credit facilities to the rural poor. Recently NABARD has initiated bank linkage micro-credit agency called 'Self-help Group' in rural areas. SHG programme paved the way to rural poor women to approach the banks for credit. It is a revolution in 'Rural Credit Delivery System' in India.

The Eleventh Plan has launched a time bound action plan called 'Bharat Nirman' which includes the rural development programmes like irrigation, rural roads, safe drinking water, rural electrification, health care, nutrition, education to girls up to higher education etc.

These rural development programs really paved the strong way to rural empowerment by reducing regional inequalities.

(d) Dimensions of Rural Empowerment:

The rural development programmes as instrument of rural empowerment are devised to address to solve the three major problems of rural India namely (i) poverty (ii) unemployment and (iii) food insecurity. This

instrument has evolved the three important dimensions [Arjun Y Pangannavar 2012]. The first is to improve economic conditions of the rural poor through institutional reforms, new agricultural strategies, new agricultural policy, rural infrastructural development, minimum basic needs programme, rural credit, rural employment programmes and food security system. The second is to improve social conditions of the rural poor through the programmes related to social mobilization, health care, nutrition, mass education and rural social empowerment programmes. And the third is to improve political conditions of the rural poor, particularly rural poor women through reservation for women in Panchayat Raj Institutions etc.

(e) New experiment through SHG Program:

Since all the previous self-employment programmes suffered flaws and limitations the Governments have introduced a single self-employment programme i.e. Self-Help Group Programme as a new experiment in lieu of them. The women 'Self-Help Group' (SHG) is an informal organization of up to 20 women from the poorer section of the village society, organized, owned, operated and controlled by the members, based on solidarity, reciprocity, common interest and resource pooling. These groups have common perception of need and impulse towards collective activity. These groups promote savings among members and used the pooled resources to meet the emergent needs of members including the consumption needs. Many have contended that it is an informal organization of homogeneous poor women means the women in the group should be living in poor socio-economic conditions and they should be from same caste or class or category and place. These poor women have easy access to institutional credit. They pool their saving through the group and re-lend that pooled fund to the needy members by charging low rate of interest. The borrower members use the fund for both productive and consumption purposes. In this context it is aptly explained that the self-help group is a micro-finance institution of the rural credit delivery system. But self help group is not only the micro finance agency but also the agency of socio-economic empowerment of the poor. The Indian Government having realized the power and potential of self-help group approach in alleviating the poverty as well as rural empowerment has started mobilizing the poor women into self-help groups. Further it is also realized the fact that the self-help group is the right approach to achieve rural development through empowering the rural poor women.

The recent studies on development issues, endorsed aptly that the sustainable development can be made possible by making women an equally important paradigm of the development process. Thence the more stress has been given on the empowerment of women, particularly rural women by our planners. The Self-Help Groups movement in the country made the mission of women empowerment successful everywhere.

The most identified Self-Help Groups role in empowerment of women are: Firstly the Self-Help Groups provide the poor women the access to economic resources like money and herby they enable the women to spend them on productive and consumption needs.

Secondly, the Self-Help Groups enable the women to participate in decision-making on economic and financial issue like family financial needs, supplementing of family income, consumption pattern, rising of loan, sale and mortgage of assets etc.

Thirdly, the Self-Help Groups enhance the economic and social status of women at family and society level.

Fourthly, the groups give the women the opportunities of self development through imparting them education, training and the practical knowledge. Working in the group is an opportunity for women to develop themselves.

Fifthly, the Self-Help Groups enable the women to participate in socio-political decision-making at local level through their participation in village Gram Sabha, Panchayat meetings, and political activities.

Sixthly, the groups change the woman from housekeeper to organizer, manager, and decision-maker. Women learn skill and ability from the group activities. Last but not the least, the groups change the outlook of the rural women. As it brings unity and integrity among the members, it avoids or removes any type of disparities like caste, religion, language, age, etc. It improves general welfare of family and community.



However, under the rural development programmes like IRDP, JRY, SGSY, JGSY etc a large number of self-employment opportunities are created in informal sector which consists of agricultural labour, self employment, small scale and cottage Industries. About 312 million persons are employed in informal sector. TRYSEM scheme imparted training to 4.59 lac rural women for self employment in the Seventh Plan and 34.33 lac rural women were benefited under IRDP scheme. In 1982-83 DWCR was launched to extend benefit to rural women [Planning Commission of India 1988]. The 28031 women entrepreneur groups were formed and the 468593 rural women members got employment opportunities during 1985-90.

To motivate and assist members of matured SHG to take up income generating activities on a sustainable basis, NABARD continued to promote micro-enterprise development by SHG members. Under the Micro-Enterprise Development Programme (MEDP), 564 such programmes covering 41,030 SHG members were conducted during the year. The pilot project launched during 2005-06 for promotion of microenterprises among members of matured SHG, is being implemented in nine districts across nine States, involving 14 NGO acting as 'Micro-Enterprise Promotion Agency (MEPA)'. Cumulatively 6,107 micro-enterprises were established under the project, involving bank credit of Rs.535 lakh, as on 31 March 2009 [NABARD Report 2008-09].

Many research studies on the success stories of women self help groups have listed the various other achievements of self help Groups. They are: (a) women got better education and training to earn more money to supplement their family income, (b) women were economically empowered to spend money on nutrition, health and education of their children and for themselves, (c) women found economic and social status improved and they have voice in decision-making at family and village level (d) women got better access to credit and higher income, (e) women, to some extent overcome the social evils and (f) women got political status. Really the SHG program is proved an instrument of rural life transformation through empowering of women in various fields.

8. CONCLUSION

In the context of rural development as an instrument of rural empowerment within the framework of the development of the country, it is resumed that a self-help group is an informal association of rural poor women, who have come forward voluntarily to work for their own economic, social and political development. It provides the rural poor with the means of economic and social entitlements. In more precise way, as accepted by various research studies, it affirmed that the self-help group is the appropriate approach to empower the rural poor women who are the paradigm of rural empowerment via rural development through eradication of rural poverty in particular and the all sided- sustainable-development of the country in general.

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