

CAPACITATING POOR WOMEN: THE INDIAN WAY

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Abstract: Formation of a group of the poor has shown best participation in a credit programme. These groups called the self help groups (SHG) introduced under the microfinance program aim to capacitate poor women for improving their economic and social situations. The paper discusses the concept of SHG, shares the success stories of the women in successful SHGs and suggests ways to strengthen the SHGs movement at the local level. The paper concludes with sharing of a federation where women have been able to not only handle the economic hardships but also deal with social evils like child marriage, female foeticide.

Key words: Poor, Poverty, Women, Self-help groups, Federation

“Poverty anywhere is a threat to prosperity everywhere” continues to be the most well articulated phrase on poverty by ILO in the Philadelphia Declaration, 1944. Poverty is associated with low income, loss of respect, dignity and in words of M.K. Gandhi, even one’s soul. Thus, measures to combat poverty need to promote not just higher incomes but also rights of the poor, their lost dignity, social integration and more. The paper shares one such measure to fight poverty which aims at capacitating the poor women in a way that not only are they able to fetch more money but also find a new identity for themselves through membership of self help groups (SHGs), a system mainly found in India [Fisher and Sriram, 2003:174].

The paper is divided into four parts. Part I introduces the topic and Part II shares the theoretical construct of the SHGs, its various types of linkages and its effectiveness in women empowerment. Part III deliberates on the SHGs as tools of economic empowerment through a case study of Deogarh, Jharkhand, a tribal area and gives strategies to strengthen the SHG movement. The paper concludes in Part IV with a federation formed by a non-government organization (NGO) where women have been able to not only handle the economic hardships but also deal with social evils like child marriage, female foeticide.

Part I: Introduction

Ten years ago in 2000 the world leaders got together to find a solution to a dangerous malaise called poverty. To make a promise to the victims of world poverty the Millennium Development Goals (MDGs) were signed, to be achieved by 2015. The MDGs have eight targets two of which directly concern women as it cannot be denied that women are universally discriminated and the continents of Asia and Africa are home to large number of world’s poor women.

India, which is part of the Asian sub-continent, is a welfare State where the State takes the responsibility to combat poverty. It is not a happy situation for the Indian State to have 26% of its population below the poverty line (BPL). The poor are almost without exception employed in the informal sector which constitutes 93% of the country’s workforce and women constitute one third of them. They are characterized by low

purchasing power, illiteracy, poor health, large family size and above all high level of indebtedness and constant demand for small amounts of loan. The small and frequent financial requirement of the poor is met by the traditional non-formal financial institution i.e. the local moneylender who despite being corrupt and charging high interest, is approached by the poor, particularly in the rural areas, because of his ability to cater to their needs of small and frequent loans and with least paper work. This is an important factor for the poor who hesitate to approach the formal financial institutions like the banks due to the involved documentation. The hesitation is also seen on the part of the formal institutions to enter into this credit market due to their inability to cater to the demand for frequent and small loans of the poor which are used mainly for purpose of consumption rather than production.

The Indian state has multiple poverty eradication measures, policies and programmes for the poor along with the directives to the banks to target the poorer sections of the society. It is unfortunate that the governmental schemes introduced to benefit the poor never reach them due to lack of knowledge on the schemes on the part of the poor, the complicated processes involved, their inability to interact with the banks, their innate fears about the benefits themselves and corruption in the government functioning.

The situation thus calls for immediate and systematic organizing of the poor with the objective of enabling them for working collectively to improve their quality of life. One of the effective ways of doing so is to help them to help themselves which means, through 'self help', the *mantra* (formula) of professional social work.

Part II: Self Help Groups (SHGs): Concept, Linkages and Women Empowerment

The philosophy of social work profession is to help people to help themselves. However, individual effort may prove to be ineffective and thus need external help. As put by Karmaker [1999:210-211] individual effort is too inadequate to improve the fate of the poor thus making it necessary to 'organize them in a group by which they get the benefit of collective perception, collective decision making and collective implementation of programmes for common benefits'. According to him, since formation of a group of the poor has shown best participation in a credit programme, savings and credit can be a good starting point for group formation called self help groups (SHGs). The concept of an SHG has been expressed by authors in different ways but the underlying idea has emerged to be identical according to which the entry point of an SHG is always 'economic'. This is because the need of the poor is survival and till this does not happen their surroundings and environment does not interest them.

According to Karmaker [*ibid*: 292] SHGs are mostly informal groups of people where members pool their savings and re-lend in the group on rotational basis, depending on consumption, production and investment needs. Fisher and Sriram [2002:108] see these as autonomous organizations, which are formed through the savings of the group members. Vatta [2003] explains the SHGs as small, informal, and homogenous groups of not more than 20 members wherein after its formation the group regularly collects a fixed amount of thrift from each member. Borbora and Mahanta [2001] share that people from

economically backward classes and SC/ST community account for a sizeable proportion of SHG membership. It can thus be derived that the SHGs, also known as ‘micro-enterprises’ [Karmaker, 1999:178] or ‘affinity groups’, a term given by MYRADA [Fisher and Sriram, 2002:135] play the role of a bank which is managed by the people themselves. Since the starting point of the SHGs is the savings of the members, it is essential that the members formalize their rules for governing this body.

The SHG functions primarily on the mutual trust among members. The aim of the group should thus be to have transparency in the functioning of the group. The group can also frame laws on how much loan to be given for consumption purposes and how much for production purposes. For their formation and sustenance it is essential that the SHGs are linked with an agency such as the non-government organization (NGOs) or banks. Three patterns of SHGs linkage with the banks and NGOs have emerged. These are as illustrated below in Table 1:

Table-1: Three Patterns of SHG-Bank Linkage

	No. of SHGs	Percent Share
Model 1 : SHGs formed and financed by banks	142667	20
Model 2: SHGs formed by NGOs and directly financed by banks	513005	72
Model 3: SHGs financed by banks through NGOs	61688	8

Note: Cumulative as on March 31, 2003

Source: Progress of SHG-Bank linkage in India 2002-03, NABARD, Mumbai, 2003 [as quoted in EPW, 38(46), Nov. 15-21, 2003, p. 4833].

Supporting the linkage aspect, it is apparent from the above that NGOs have played a major role in effecting SHG-bank relationship. NGOs have achieved significant success as promoters i.e. helping and enabling SHGs to access bank credit (and not as providers of credit) [Padhi, 2003].

Successful SHGs have been recognized as one of the most efficient and effective microfinance delivery mechanisms in India. The SHGs need to be working for a sufficient time period to avail of the various benefits for its members under microfinance. Microfinance is a package comprising of various financial services like deposits, loans, payment services, money transfers and insurance to the poor households. The primary objective behind promoting microfinance through the SHGs is the wellbeing of the poor as microfinance includes various financial needs of the poor other than credit. Microfinance is a way to provide them with financial security and thus a better life.

2.1 SHGs and Women Empowerment

Literature says that women’s groups exclusively dominate the SHGs [Vatta, 2003; Fisher and Sriram, 2002:107]. This could primarily be because of feminization of poverty because as per information, out of the approximately 320 million poor in India, feminized

poor forms two thirds [ICPRD, 2002:1]. They are characterized by deprivation of access and control over the available resources. Thus an effort has been made by linking SHGs to the agencies [as mentioned above in the three models] to get the poor women together so as to equip them with skills and assets which will improve the quality of their lives. Some of the success stories in this direction are of SEWA, WWF, MYRADA and PRADAN, all NGOs and the SHGs of these organizations have women as their members.

There is substantial evidence that organizing women around thrift and credit services is one of the most effective methods, not only for alleviating poverty but also for empowering of women [World Bank, 1995 and 2000/2001]. This has given rise to demand for women based collectives/ SHGs centered around thrift and credit services [Galab and Rao, 2003]. Whether NGOs empower women in thrift and credit groups is a moot question but it is an empirical fact that such groups provide effective coping mechanism [Padhi, 2003]. The recent success stories of SHGs show that even the poor can exercise financial discipline. Although the loan amount is small it helps in meeting the requirements of the poor. The provision of even very little credit helps the poor to improve their income levels [Vatta and Singh, 2001]. Till now, benefits for the poor in terms of social empowerment and economic progress through SHGs have outpaced benefits from the other rural development programmes [Ramakrishna, 2001].

According to Namboodiri and Shiyani [2001] women's groups exclusively dominate the SHGs and have great empowerment opportunities both on the economic and social fronts. Participation in SHGs has not only improved the access of women to credit but also reduced their dependence on the money lenders. They have ventured into non traditional tasks of marketing, have better control over their labour, feel relatively free to move and interact with officials, assumed leadership positions, and have shown better control over their reproductive health [Galab and Rao, 2003]. Dadhich [2001] also identifies increase in family incomes of the SHG women members. He too points out at the tremendous social changes that they experience such as woman start commanding more respect, get their due affection and rightful place in society, they experience more say in the family decisions. Besides this, the exchange of information and experiences among members because of the SHG platform itself is learning [Tilekar et al, 2001]. Fisher and Sriram [2002:112-3] also cite cases of SHGs, which are working successfully. They mention about autonomous SHGs, which have enabled the poor people to take control of their own lives. MYRADA which has 85% of its SHG constituted of women list out the benefits accrued to the members by virtue of being SHG members. Building leadership capacities of the poor, SHG members being elected to the village panchayat, the SHG members being approached by other groups of the village to help them with their problems and especially when these members belong to the poor and low caste who are not easily accepted as agents of change, maintaining more than one assets, confidence to speak to government officials, and other visitors, some had even left SHG membership to borrow directly from the bank which gives bigger loans.

However, there are cases which show that the SHGs are not that empowering as it may appear. For instance, it has been said that many poorer microfinance clients have suffered great hardship, and have even been drawn to commit suicide, as a result of their micro-

debt [Hulme, 2000:26]. The women are able to handle some of the issues relating to their lives independently but there is the absence of collective initiatives of women members to negotiate their gender, caste, class and other interest vis-à-vis market, state, community and family [Galab and Rao, 2003]. Without further unearthing of literature it can be derived that if SHGs are given the right training and orientation and their functioning is properly monitored there are bright prospects of their members being in better control of their lives which means their '*empowerment*'. This is illustrated through the following case study.

Part III: Case Study of Deogarh, Jharkhand

3.1 The Region:

The region Deogarh is one of the 18 districts of Jharkhand, the 28th State of the Indian Union. The State came into being after years of struggle against issues of tribal identity. According to the 2001 Census 40% of the total population of the State comprises of the Scheduled Tribe (ST) and Scheduled Caste (SC) population.

3.2 Field Data Collection:

This section is based on the author's assignment to conduct an evaluative study of SHGs in the Madhupur block, Deogarh, in 2002. This section is based on her interaction with 120 women members of 40 SHGs formed by the local NGOs of Madhupur block, Deogarh. The women belonged to the ST/SC population and were poor. The interaction also extended to the 23 field staff of these organizations. The data collected was qualitative in nature. The data collection was done in three ways, namely:

Attended Workshop: In the three day workshop organized at Madhupur, each of the 120 women came to the podium to share their experiences as the SHG member. They were assisted by their respective field staff in further elaborating their experiences and translating the communication due to language barrier. The members spoke about both good and bad experiences.

Interactions: Formal and informal interactions were held with the members and their staff for better understanding of their SHG, problems faced and nature of benefits. An interview guide was framed to keep the discussions focused. The formal interactions were conducted during the time of the workshop in the form of queries related to the sharing the members did with the group. The informal interactions happened after the workshops and during the lunch and tea breaks.

Visit to villages: The interaction with the members and the staff was continued during the visit to the villages. Three villages were visited to understand the socio-economic profile of the members. Villages into the interiors could not be approached due to heavy rains.

3.3 Findings:

There were cases of both successful and failing SHGs. Most of the SHGs faced some common problems in their functioning. While some of the field staff was able to handle the situation there were others who were not able to deal with it thus leading to situations

like mistrust among members, indiscipline and irregularities in functioning of the SHG and thus failing of the SHG. The findings comprise of first, the nature of problems faced by the SHGs in their effective functioning and second, the success stories of SHGs and individual members.

a). *Functional problems faced by SHGs*

Some of the problems faced by the SHGs in their functioning as shared by the members and the staff are enumerated below:

1. The women members do not come regularly for the meetings which are scheduled once in a month.
2. They are not able to deposit money on regular basis because they are not able to save.
3. They face difficulty in saving because there is no source of earning.
4. The members desire income generation programmes.
5. Members take loan and do not return it back.
6. Members face lack of support from family members.

These problems were faced by almost all the SHGs. Some were able to overcome it through the presence and leadership of the field staff who was dynamic, sensitive and willing to spend extra time in working with the families of the members. They also took pains to help the members formulate rules and regulations as per the group's decision and ensured that rules formulated were followed in principle. The SHGs where the field staff lacked motivation and understanding of work faced problems in continuing effectively.

b). *Success Stories: SHGs and individual members*

The SHGs which had been able to continue for six months and beyond were seen as successful and were asked to share their experience in detail. Successful SHG members and the staff shared the following:

1. The monthly amount decided to be saved by the members was Rs.10/-.
2. The average group size on an average was 15.
3. Saving was not easy task for members but they wanted to save.
4. One of the strategies adopted for saving by members was taking out a handful of rice every day and at the end of the month selling it. The amount earned was deposited with the group.
5. The SHGs who are more than a year old had networked with other financial institutions such as the banks for the purpose of loans.
6. Bigger loan was used for starting an economic activity or expanding the existing one.

SHGs: Following is the profile of activities undertaken by the SHGs from their group money and from the loan from the bank:

1. From Rs.10, 000 (group savings plus bank loan) the SHG took land on lease. It is used to grow vegetables and members take turns to cultivate the land which is fetching good returns. The group members plan to start their individual business gradually.
2. In another SHG with the group savings and loan from the bank which amounted to Rs.8000/-the group purchased a nursery. The members grow plants which they sell in the market for Rs1/-each. From the earnings they are repaying the bank loan which they hope to repay soon.
3. In yet another SHG group savings and bank loan resulted in total amount of Rs.4000/- from which the members purchased goats. They are paying back the loan by selling the goat offspring.
4. The SHG gives internal loan (within group) at 2%. They promote outside borrowing too but at 5% interest which helps the SHG. From the loan the group has purchased cows and the members take turns to nurture them. The milk is sold in the market and this way the loan of the bank is being repaid back. The group plans to start a dairy activity soon.
5. From the group money and bank loan, a SHG has started small income generation activity such as beedi (local cigarette) rolling, *patal* (leaf) plate, paddy for rice and *mudhi* (puffed rice). The group purchases the raw material for this and sells the product in the market thus doing away with the profit given to the middleman earlier.
6. With the savings of the group and loan from the bank the group plans to install equipment to divert the river water to the dried land for agriculture.
7. The other priority items which the SHGs plan to take up are:
 - ◆ dig well so that their fields can be watered
 - ◆ construct school for the girl child
 - ◆ there was a consensus on the need for being educated
 - ◆ establish health centers
 - ◆ construct roads

Individual cases of benefit: The following is the nature of benefits which some of the SHG members have been able to derive from the loan taken from their respective SHGs:

1. Getting back the collateral security such as land, jewelry etc. from the money lender.
2. The member has started a small bangle business. She goes from home to home to sell the bangles and plans to expand her bangle business.
3. Another member of the group informed that she gave the loan money to her husband on interest for his business. He returned the loan and the interest, which she returned to the group. In this way because of the SHG the entire family has benefited.
4. Family members and women in the neighborhood discouraged a member saying that she would loose her money. But the member was willing to take the risk and now other women who were opposing have also joined the group.

5. Use of loan for productive activities such as investing in goat business or buying pair of bulls by the SHG members besides being used for consumption purposes such as marriages, birth- deaths.

When asked to say in one line how the SHG membership had helped, majority members and present field staff replied that SHG has given a new meaning to their lives and they want to live to do constructive work.

3.4 Strategies to Strengthen the SHGs:

Following strategies, for strengthening the functioning of the participating SHGs emerged during the field data collection. Keeping into consideration the fact that India is estimated to have around 17 million women SHGs by end of 2010 it gets important that the SHGs formed anywhere in the country are efficient and involved in meaningful work leading to a quality life of its members and a better village life.

a) Criteria for a good SHG

The criteria for developing a strong SHG needs to be set and its functioning evaluated.

1. Two meetings to be held in a month though savings would be deposited only once.
2. Regular deposit of money.
3. Group savings should be at least 80-90% of the expected savings per month.
4. The attendance of the members should be at least 75% per month.
5. Proper records should be maintained which would include- attendance register and proceedings register, savings and loan register, savings pass book, loan pass book, rules and regulations register etc. Internal lending should be encouraged and should be at least 90% of total money lending.
6. 50% loans should be for consumption purposes while 50% should be for productive purposes unlike the present scenario where the loans are taken primarily for consumption purposes.

b). Field Staff:

The NGO and the field staff have an important role particularly in situations where the group is struggling to establish itself. The field staff is an important linkage between the field, NGO and the financial institutions (banks etc) and thus should be well informed and communicative. During the village visits the seriousness on part of the field staff of some of the NGOs was seen missing. For instance it was seen that:

1. Adopted area lacked an aganwadi (community center for women).
2. There was no facility of a trained Dai (midwife). Most of the deliveries took place at home without professional guidance.
3. Widow pension was unattended.

4. Women were not aware of the 33% reservation of seats in panchayats for them.
5. Myths on breast-feeding prevail which are not in the interest of the infant.
6. Women were not aware of pulse polio drops and other immunization.
7. Women are ignorant on animal care.

The field staff was untrained who did not realize the importance of the above and were thus not able to communicate it to the agency. This calls for an important aspect i.e. 'training'.

c). *Training and sensitization:*

Need for training was identified at three levels:

1. Training to SHG members
2. Training to SHG office bearers on record keeping
3. Training to field staff, supervisors/ key persons of NGO

The members need to be sensitized to the fact that the SHG is for their benefit and therefore every loan taken has to be returned back. The SHG should be careful to judge how much loan to give and for what purpose. Loan for consumption purposes need to be given judiciously encouraging the loans for production purposes.

It is important that the field staff be trained with certain specific skills and more-so when he/she has to work with the women [Singla, 2001:121]. They need to be trained for:

1. Have faith in the inherent worth and dignity of each individual.
2. Accept the members as they are and where they are.
3. Have faith in their capacity to change through self help.
4. Understand each person an each situation as different.
5. Move with them at their pace.
6. Provide equal opportunities for growth and development to all members.
7. Create self awareness among members.
8. Enable tem to move from simple to complex situations.
9. Have a non- judgmental attitude.
10. Have faith in their right for self determination.

A good field staff needs to keep in mind the importance of trust and rapport formation with the target group. The group members unanimously agreed that given the patriarchal nature of our society, the staff needs to be patient while working with the women and their families.

d). *Pictorials and group songs:*

In order to strengthen the importance of SHGs and its rules and regulations, the display of charts and screening of documentaries on the functioning of an SHG is seen to have more lasting impact on the mind of the members than lectures. The members were seen to shed

their inhibitions fast and participated through songs which they sang in their local language during the workshop. The songs stressed on the importance of working in a group (sangthan) and got the women participation.

e). Clusters and Federations:

This is a platform where the members of the SHG would find the solution to their problems by mutual interactions. It is important that SHGs of different villages/ blocks/ districts come together for mutual exchange of experience which would lead to their better learning. The federation is a wider body while at cluster level SHGs of few villages get together.

The study facilitated understanding of crucial aspects pertaining to the SHGs and the nature of economic empowerment of the members.

However, SHGs in India have moved beyond financial intermediation to perform bigger role such as bringing social harmony and a more egalitarian society. For this the SHG organizes itself into higher forms, for the economic and social empowerment of the poor women. This is discussed in the following section.

Part IV: Beyond SHGs: Cluster and Federation Level

There are a few NGOs which have worked as a strong catalyst to enable their SHGs to move forward and come together at wider level and PRADAN (Professional Assistance for Development Action), is one of them. This section shares with the participants the PRADAN's model of Kesla Federation which offers a platform to bring rural poor women together and through sharing, help them to get out of the clutches of poverty. The section is based on the author's association with the organization as faculty involved with Social Policy and Women's Welfare and Development; as Director, Field Work, and the week long rural camp in PRADAN, Kesla in 2006 along with her students to study their livelihood programme.

4.1 The Organization

Established in 1983, the organization PRADAN operates at three levels with the local women—SHG level formed at village, Cluster level formed by combining two-three village SHGs and Federation level which is at the level of district, implying a high membership. At a time when organizing the poor is not easy this organization has been able to get a membership of 8000 women at the level of the Kesla Federation. This has been done through the basic approach of 'peer learning' alone. The members are encouraged to pool in their own resources as the organization does not lend any financial support.

Kesla block in Madhya Pradesh is dominated by the Scheduled Castes (SC) and Scheduled Tribes (ST) population which is among the most deprived not only economically but also on their citizenship rights due to absence of basic amenities for the local people. The Scheduled Castes and Scheduled Tribes women are assisted in conquering poverty by enhancing their livelihood capabilities and providing them with sustainable income earning opportunities. The livelihood options developed by PRADAN include Sericulture (Tasar Cocoon Production), Lac cultivation, Livestock development, Poultry rearing, mushroom cultivation to name a few. 1,70,000 poor families of rural India in 36 districts of eight states are being worked with by the organization thus making it one of the largest rural livelihood initiatives in the country with extensive linkages with government programmes and banks.

4.2 Livelihood Options for Poverty Alleviation

We visited the villages where women have undergone training and have adopted any one of the vocations. These women are members of their village SHGs and have shown initiative to come forward to invest and start a livelihood. Depending on the resource endowments of the area the women choose the livelihood. They shared their rigorous training schedule which is hands-on training. In case of poultry farming which is the best doing livelihood programme in the area, the interested women underwent a training of 35 days and were given one day old 400 chicks in one batch to rear. The women confidently explained the nature of training which included morning and evening classroom sessions and their taking care of chicks during day. They were educated on the feed, vaccines, cleaning the shed, monitoring the shed space depending on the chick size, broiler breed. Similarly, the women into mushroom production showed us their production. They produced the Oyster variety which requires lot of care and had to be dried for marketing as they are delicate and rot fast which prevents from trading them in fresh form. The sericulture vocation women demonstrated the cocoons and their feeding on the castor plant, the care required while breeding and during boiling the cocoon.

4.3 Marketing through PRADAN's Cooperatives

The organization has formed co-operatives to market the products produced by the women SHGs. Each co-operative has representatives of the SHG, a staff as a supervisor who networks between the women and the traders. In case of poultry the traders are referred to the women by the co-operative from whom they would pick the chicks and hand over the bill which the woman gets reimbursed from the co-operative. In case of sericulture the Department of sericulture had stepped in to buy the boiled cocoons from the women. In case of mushroom farming the dried mushrooms were being supplied to Hindustan Levers for Knorr soups, hotels and restaurants, along with wholesalers and retailers.

The women shared their economic independence and the very systematic way of functioning. On an average the women of the poultry vocation shared a profit of Rs. 2500 per batch and on an average they produced 5 batches in a year.

4.4 SHG, Cluster and Federation Level

The meetings of SHG and cluster level takes place once a week while for the federation it is once a month. Though we could not attend a meeting in process but for our purpose the organization had called few eminent members of the federation to share their experiences with the students.

SHG Level: At the level of the SHG PRADAN works at building the economic capacities of the women through livelihood interventions (as mentioned above). The strong banking infrastructure in the country is utilized rather than creating a simultaneous parallel banking system for micro loans. The women are trained to utilize the banking services.

Cluster Level: A cluster is formed with two to three villages and comprises of SHG women and other women of the village who come together to share their experience. The experience sharing ranges from livelihood to social issues and matters pertaining to domestic violence child marriage, female foeticide etc...

Federation Level: The federation has a wider membership. It provides a platform where women from a much wider geographical area like the district come together to share their experiences learn and deal with the situations of adversities. The federations of PRADAN perform a wide range of functions such as collecting information, providing training, helping to resolve conflicts and lobbying government. But, they do not take on managing finances.

4.5 Economic and Social Empowerment of Women and their Families

Interaction and dealings at wider levels through the federation has changed the lives of the local women both economically and socially. The federation provides a platform where active and enterprising women members act as role models for other women who get motivated to come out of the clutches of poverty. We felt that it is something like, 'if she can do it why not me'. Thus many women had got inspired by others and taken to livelihood training provided by PRADAN. Alongside the federation provided a sharing ground for reforming social evils existing due to the patriarchal society. Members had collectively tried to fight practice of domestic violence in their villages including child marriages and school drop out cases particularly of girls.

Members shared that they were out of clutches from the moneylenders, earned livelihood and their children were now able to go to school, eat and clothe better. There were cases of domestic violence being resolved as well efforts to stop alienation from property.

In visits to their homes women members shared that the men no longer had to travel to far away places in search of 'mazdoori' (livelihood). They (men) now worked at home and were occupied in activities such as looking after the cows which included taking them to the fields and looking after their fodder; supported their wives in their newly adopted vocations which had helped in many ways particularly in strengthening the family as a unit. Cases of liquor consumption were also on the decline. Another very important impact was that children no longer had to miss school to sit at home and take care of siblings or to do the household work while the parents were away to earn

‘*mazdoori*’. This had further led to increase in the attendance and enrollment of the children in school.

A SHG member who is a role model for many women in her federation spoke about the times when her family of eight (8) members had survived on 250 grams of rice and on forest vegetation. SHG membership of PRADAN not only helped her financially but also in learning about the government schemes and programmes. The member’s empowered status was evident from her confidence and from her decision to marry her daughter after the age of 18 years the minimum age requirement for girls in India for marriage. She expressed her being open to inter-caste marriage if that made her daughter happy. Another member shared that her family despised her, her father-in-law would misbehave and when she raised voice against his misdoings she was outcasted by the village. She gathered courage by becoming SHG member with PRADAN and today she lives a comfortable life as she has restored back her lost dignity and self respect. Even her husband who earlier used to be against her had now joined hands with her in the SHG generated work.

The women in Kesla shared that the men drink but quietly now as ‘they dare not make any undesirable gestures’. This was also because the SHG women find place as panchayat (village level governing body) members and were doing good work in their newly acquired portfolio all because of the women power exhibited through women’s SHG and federation.

Conclusion

The self help groups and its various forms like clusters and federations are effective community based structures to help the poor women live a life of respect and dignity. However it cannot be denied that to reach that level of success a lot of hard work is required particularly from the organizations working with the women at the grassroots. Sustenance of these groups is even more important and tough. But, once successful these structures are seen to play a vital role in bringing out the women from not only economic poverty but also out of the many social evils gripping the India society particularly the rural India. It is imperative that we all join hands to make this movement successful so that India is on the track for achieving the fast approaching MDG targets.

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