

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

By

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In India the self-help group (SHG) concept has gone beyond merely financing petty loans to women. It now embraces the concept of space for and inclusion of women in decision-making and in setting the development agenda. Development credit plus is being advocated. Millions of women have stepped out of their courtyards for the first time. They have successfully and admirably handled a pass book and the responsibilities of leadership. Indeed the SHG experiment has been truly life-renewing. Despite male opposition, women in Maharashtra have taken on entrenched village hierarchies and hoisted the national flag in their villages. After putting an end to the brewing of liquor, they put in bid for contracts for fishing in village ponds and for supplying mid-day meals in schools developed wastelands, grew fruits and vegetables that enhanced their economic position in numerous ways. The loss of control that the village moneylender has suffered is fair enough story in villages where SHGs have taken root.

Women belonging to the Scheduled Castes at a village in Sholapur told me:

“We have no work for four months in the year, and in order to survive, we were forced to take a loan of Rs. 300 per month during this period from the money lender at 100 per cent interest. But after we formed the SHG, we have no need to do this. We take the money from our SHGs.”

Self-help groups are essentially village banking groups of 12-20 women in India. Their activities are largely savings-led but also include the accessing of credit from banks or MFIs and often also the operation of joint enterprises (such as snack-food businesses) or community projects (such as village sanitation facilities)

True, poor women lack income-generating opportunities or choices. They have poor links with markets. They complain of the failure of state institutions to respond to their needs. True, the poor women suffer insecurity — health risks, risk of being out of work and

agricultural risks — and the agricultural gains they make are always fragile. However, though local structures are still not accountable to them and their village, an explicit affirmative action policy has been allowed.

Bankers have been fascinated by the sheer desire of women to excel. The perception that the poor do not have skills or will not be able to survive on their own is a myth. All you have to do is to provide them access to capital and opportunity and see them take off. During all these years of my association with the rural sector, I have come to know that development is fuller when put in women's hands, especially the poor, who know best how to use the little money they have. Studies have shown that, when a woman receives money, her extended family usually benefits, as whatsoever profit received percolates down and bring about the greatest amount of good to the greatest amount of people. Lending women money gives them power in a country where they have traditionally wielded very little. Women spend money in ways that help the village as a whole. Women pay more attention to the children, to the household, and to the future. The SHGs saw a modicum of prosperity and happiness creep into the lives of poor women. The women moved from shadows to sunshine and received a fresh start on life. This newfound awareness would certainly play a crucial role in shaping the future generation of these women. These women's genes will certainly mutate to produce a new generation of more confident, bold, and aggressive women. The intelligent and supporting mother is perhaps the key to the unravelling of the palimpsest.

. "My husband has started to consult me on all matters at home", says Durga with confidence that is as strong as the concrete structure that overlooks her house. Such work has a snowballing effect. The women seem to have started denting the political and social space as well. This economic independence, she says, has considerably altered her family's internal structure, with particular implications for decision-making in the household. Her two sons, who are also contributing to the family's portfolio, now come to her in order to debate relevant issues and take joint decisions.

As women have gained new skills and knowledge, their feeling of self-worth has increased, and they have gained the necessary confidence to take a more vocal stand at the household level. As Anusaya Ledange explains: "In the beginning we didn't know anything. Before we organized ourselves in a SHG we used to believe everything and agreed with everything our men told us. Now we have learned to express our opinions and views and now our men even ask us about what we think." The male household heads, now seriously regard women's views on marriage partners for their daughters. Though male family members continue to choose a suitable match for the family's sons, many women report having the 'final word' in decisions on their daughters' marriage partners, a position which was previously unthinkable.

The confidence women have gained through training and through the solidarity of the self help group allow them to counter criticism at the individual level. 'Even if someone opposes me, I can reply with confidence' says Minakshi.

Another trait common to all societies inside the crucible is the new assertiveness and social progress being made by women. The need for the second income to fulfill all aspirations, increased education levels, increased work opportunities and the effect of women who have broken out of the mould and who are independently powerful, have all contributed to fuelling this. The legitimacy and pragmatic acceptance of consumption as one of the central themes of life and living is another common theme across the many as. The biggest common theme of change inside the crucible is the idea, that Life is now a product to be experienced, not a condition to be endured.

I present here a kaleidoscope of the faces of women across India who is redefining the contours of rural feminism. Coiled within the lives of these women I sensed a resonance and faith recognising which I have found myself transformed. In each I sensed resonances that were strong, dramatic, tragic, often lyrical and stoic, as grounded to the earth as the trees and the colour of the land itself.

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